

FERS for Firefighters and Law Enforcement Officers

Presented by:
Toni A. Orth,
Human Resources Specialist



Firefighter & Law Enforcement
Retirement Team

Welcome!

HOE/ Jeff MacNelly

I HAVE TO GO TO
ANOTHER RETIREMENT
PLANNING SEMINAR...

IT'S THE KEY
TO SUCCESSFUL
RETIREMENT.

PRACTICE,
PRACTICE,
PRACTICE.

9/2

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MACNELLY

Training Objectives

- ◆ Are You in the Correct Retirement Code?
 - ◆ Erroneous Appointments
- ◆ Transition Rules
 - ◆ Secondary Coverage
- ◆ Age and Service Requirements for Eligibility
- ◆ FERS Annuity Computations
 - ◆ High Three Calculation
 - ◆ Annuity Charts
 - ◆ Current Pay Tables
- ◆ Survivor Benefits
- ◆ Medicare
- ◆ Financial Planning
- ◆ Social Security
- ◆ Thrift Savings Plan

Welcome to FERS

Public Law 99-335, June 6, 1986

- FERS definitions take effect 1/1/87
- CSRS definitions of FF/LEO, as well as CSRS regulatory procedures, apply to service performed prior to January 1, 1987.

Retirement Codes

Your **Retirement Code** is located in block 30 of your SF-50, Notification of Personnel Action.

Regular Retirement

FERS & FICA (K)

FICA & CSRS (C)

Special Retirement

FERS & FICA – Spec (M)

FICA & CSRS – Spec (E)

Contact your Human Resources Office if you believe you are not in the correct retirement code.

7/91

Office of Personnel Management

M Supp. 296-33, Subch. 4

Name (Last, First, Middle)

NOTIFICATION OF PERSONNEL ACTION

1. Name (Last, First, Middle)				2. Social Security Number		3. Date of Birth		4. Effective Date 04/25/99	
FIRST ACTION									
5-A. Code		5-B. Nature of Action							
702		PROMOTION							
5-C. Code		5-D. Legal Authority							
N3M		REG 335.102 COMP							
5-E. Code		5-F. Legal Authority							
SECOND ACTION									
6-A. Code		6-B. Nature of Action							
6-C. Code		6-D. Legal Authority							
6-E. Code		6-F. Legal Authority							
7. FROM: Position Title and Number CRIMINAL INVESTIGATOR_ (INSTRU) 2675 -000050					15. TO: Position Title and Number PARK RANGER (PROTECTION) (REG'L LAW ENFORCEMENT SPEC) 9915 -000020				
8. Pay Plan		9. Occ. Code		10. Grade/Level		11. Step/Rate		12. Total Salary	
GS		1811		12		03		\$	
12A. Basic Pay		12B. Locality Adj.		12C. Adj. Basic Pay		12D. Other Pay		13. Pay Basis	
\$		\$		\$		\$		PA	
14. Name and Location of Position's Organization OFFICE OF THE DIRECTOR AD, ADMINISTRATION HUMAN RESOURCES GROUP TEAM 3 - EMPLOYEE DEVELOPMENT FLETC WASHINGTON, DC					22. Name and Location of Position's Organization ALASKA REGION ALASKA SUPPORT OFFICE DEL WHEN LOWER ORD CDE IS DELTD RANGER SERVICES (EPR), AKSO ANCHORAGE, ALASKA				
EMPLOYEE DATA									
23. Veterans Preference									
1		1 - None		3 - 10-Point/Disability		5 - 10-Point Other		6 - 10-Point/Compensable/30%	
27. FEOL		2 - 5-Point		4 - 10-Point/Compensable		6 - 10-Point/Compensable/30%		24. Tenure	
BASIC + STANDARD OPTION								1	
D0								0 - None	
								1 - Permanent	
								2 - Conditional	
								3 - Indefinite	
								25. Agency Use	
								SEX	
								YES	
								NO	
								26. Veterans Preference for RUF	
								YES	
								NO	
								27. Pay Rate Determinant	
								0	
								28. Annuitant Indicator	
								9 NOT APPLICABLE	
								29. Pay Rate Determinant	
								0	
								30. Retirement Plan	
								M FERS & FICA-SPECIAL	
								31. Service Comp. Date (Legal)	
								01/05/83	
								32. Work Schedule	
								F FULL-TIME	
								33. Part-Time Hours Per Bi-Weekly Pay Period	
								8888	
								34. Position Occupied	
								1	
								2 - Exempt	
								3 - SES General	
								4 - SES Career Reserved	
								35. FLSA Category	
								E - Exempt	
								N - Nonexempt	
								36. Appropriation Code	
								37. Bargaining Unit Status	
								8888	
								38. Duty Station Code	
								02-0130-020	
								39. Duty Station (City - County - State or Overseas Location)	
								ANCHORAGE, ANCHORAGE, ALASKA	
								40. Agency Data	
								41. VET-STAT	
								N	
								42. EDUC LVL	
								13	
								43. SUPV LVL	
								4	
								44. POSITION SENSITIVITY	
								CRITICAL-SENSITIVE	
45. Remarks									
SELECTED FROM									

, DATED 11-20-98.

46. Employing Department or Agency

IN - NATIONAL PARK SERVICE

47. Agency Code

IN10

48. Personnel Office ID

49. Approval Date

05/06/99

50. Signature/Authentication and Title of Approving Official

PERSONNEL OFFICER

2 - OPR COPY - LONG TERM RETAINED

FERS Special Retirement Contributions

- Employee – 1.3 % + 6.2 % OASDI (Old Age, Survivors, and Disability Insurance)
- Agency – 20-25 %

FLERT

How it all Started

- Prior to 1994 – OPM
- 1994 – OPM delegated to Agencies
- DOI – bureau review & recommendation
- 1996 – inter-bureau work group
- 1998 – FLERT formed

Definitions

- Primary Duties
- Primary/Rigorous Position
- Secondary Position

Definitions

Firefighter - 5 U.S.C. § 8401(14).

Law Enforcement Officer - 5 U.S.C. §
8401(17).

Definitions

Investigation – Ferrier v. Office of Personnel Management, 95 FMSR 5025 (1995) and Randolph v. Department of the Navy, 84 MSPR 192 (1999).

Apprehension - (Blacks Law Dictionary 92 (5th Ed. 1979)), (Webster's New Collegiate Dictionary 56 (1975)).

Detention Duties

Definitions

- Frequent Direct Contact

Erroneous Appointments

The employee must be eligible for FF/LEO coverage:

- Must Satisfy Maximum Entry Age (37) for primary/rigorous positions;
- Must have 3 years (36 months) of primary/rigorous coverage and a proper transition for secondary positions.

Erroneous Appointments

- The position description must be approved for an employee to be placed in the special retirement code.
- PDs should be submitted for coverage approval prior to being encumbered
- DOI Standard PDs should be used if at all possible.

Erroneous Appointments

- If the PD is not covered and the employee has not received individual coverage approval for the service, the special retirement code is not appropriate.
- If the PD is not covered and the employee feels it should be, the time limit for requesting coverage is 6 months from the date the employee entered the position.

Erroneous Appointments

- If the PD is covered, the extra retirement deductions must be withheld, and matching contributions must be made if the kind of service is covered, even if it is apparent that an employee probably will not serve in an approved position long enough to qualify for retirement under the special provisions.

POSITION DESCRIPTION (Please Read Instructions on the Back)

<p>2. Reason for Submission</p> <p><input type="checkbox"/> Redescription <input checked="" type="checkbox"/> New <input type="checkbox"/> Hdqtrs <input checked="" type="checkbox"/> Field</p> <p><input type="checkbox"/> Reestablishment <input type="checkbox"/> Other</p> <p>Explanation (Show any positions replaced)</p>				<p>3. Service</p>		<p>4. Employing Office Location</p>		<p>5. Duty Station</p>		<p>1. Agency Position No.</p>	
<p>7. Fair Labor Standards Act</p> <p><input type="checkbox"/> Exempt <input checked="" type="checkbox"/> Nonexempt</p>				<p>8. Financial Statements Required</p> <p><input type="checkbox"/> Executive Personnel Financial Disclosure <input type="checkbox"/> Employment and Financial Interest</p>		<p>9. Subject to IA Action</p> <p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p>		<p>6. OPM Certification No.</p>		<p>10. Position Status</p> <p><input checked="" type="checkbox"/> Competitive <input type="checkbox"/> Excepted (Specify in Remarks)</p> <p><input type="checkbox"/> SES (Gen.) <input type="checkbox"/> SES (CR)</p>	
<p>11. Position Is</p> <p><input checked="" type="checkbox"/> 1-Non-Sensitive <input type="checkbox"/> 3-Critical</p> <p><input type="checkbox"/> Supervisory <input type="checkbox"/> Managerial</p> <p><input checked="" type="checkbox"/> Neither <input type="checkbox"/> 2-Noncritical Sensitive <input type="checkbox"/> 4-Special Sensitive</p>				<p>12. Sensitivity</p>		<p>13. Competitive Level Code</p>		<p>14. Agency Use</p> <p>*DOI002</p>		<p>Pay Plan</p>	
<p>15. Classified/Graded by</p> <p>a. Office of Personnel Management</p> <p>b. Department, Agency or Establishment</p> <p>c. Second Level Review</p> <p>d. First Level Review</p> <p>e. Recommended by Supervisor or Initiating Office</p>				<p>Official Title of Position</p> <p>Range/Forestry Aid (Fire)</p>		<p>Pay Plan</p> <p>GS</p>		<p>Occupational Code</p> <p>455/462</p>		<p>Grade</p> <p>02</p>	
<p>16. Organizational Title of Position (if different from official title)</p> <p>Wildland Firefighter</p>				<p>17. Name of Employee (if vacant, specify)</p>		<p>Initials</p>		<p>Date</p> <p>8/28/02</p>		<p>Department of the Interior, FLERT Specialist</p> <p>This PD has been approved as follows under 5 USC 8336(c) and 8412(d)</p> <p>Firefighter Law Enforcement</p> <p>Primary Secondary/Administrative</p> <p>Approval Date November 12, 2002</p>	
<p>18. Department, Agency, or Establishment</p> <p>Department of the Interior</p>				<p>c. Third Subdivision</p>		<p>d. Fourth Subdivision</p>		<p>e. Fifth Subdivision</p>		<p>Signature of Employee (optional)</p>	
<p>a. First Subdivision</p> <p>BIA BLM FWS NPS</p>				<p>d. Fourth Subdivision</p>		<p>e. Fifth Subdivision</p>		<p>Signature of Employee (optional)</p>		<p>19. Employee Review-This is an accurate description of the major duties and responsibilities of my position.</p>	
<p>b. Second Subdivision</p>				<p>e. Fifth Subdivision</p>		<p>Signature of Employee (optional)</p>		<p>Signature of Employee (optional)</p>		<p>20. Supervisory Certification. I certify that this is an accurate statement of the major duties and responsibilities of this position and its organizational relationships, and that the position is necessary to carry out Government functions for which I am responsible. This certification is made with the knowledge that</p>	
<p>a. Typed Name and Title of Immediate Supervisor</p>				<p>b. Typed Name and Title of Higher-Level Supervisor or Manager (optional)</p>		<p>Signature</p>		<p>Signature</p>		<p>Date</p>	
<p>21. Classification/Job Grading Certification. I certify that this position has been classified/graded as required by Title 5, U.S. Code, in conformance with standards published by the U.S. Office of Personnel Management or, if no published standards apply directly, consistently with the most applicable published standards.</p> <p>Typed Name and Title of Official Taking Action</p> <p>BIA BLM FWS NPS</p> <p>HR Specialist</p> <p>Signature</p> <p>See Remarks</p> <p>Date</p> <p>8/28/02</p>				<p>22. Position Classification Standards Used in Classifying/Grading Position</p> <p>Range Technician Series, GS-455 Dec 91 TS-111 Forestry Technician Series, GS-462 Dec 91 TS-111 Grade Evaluation Guide for Aid and Technician Work in the Biological Sciences, GS-400 Dec 91 TS-111</p> <p>Information for Employees. The standards, and information on their application, are available in the personnel office. The classification of the position may be reviewed and corrected by the agency or the U.S. Office of Personnel Management. Information on classification/job grading appeals, and complaints on exemption from FLSA, is available from the personnel office or the U.S. Office of Personnel Management.</p>		<p>Signature</p>		<p>Signature</p>		<p>Date</p>	
<p>23. Position Review</p> <p>a. Employee (optional)</p> <p>b. Supervisor</p> <p>c. Classifier</p>				<p>Initials</p>		<p>Date</p>		<p>Initials</p>		<p>Date</p>	
<p>24. Signature</p> <p>Allison Board BIA</p> <p>Todd Ryan BLM</p> <p>Pearl Inge FWS</p> <p>Cindi Steinheimer NPS</p>				<p>Initials</p>		<p>Date</p>		<p>Initials</p>		<p>Date</p>	
<p>25. Description of Major Duties and Responsibilities (See Attached)</p>				<p>Initials</p>		<p>Date</p>		<p>Initials</p>		<p>Date</p>	



U.S. DEPARTMENT OF THE INTERIOR
Certification of Position Approval for Retirement
Under
5 USC 8336(c) and 8412(d)

[X] Approved under the Civil Service Retirement System, 5 USC 8336(c)

[X] Approved under the Federal Employees Retirement System, 5 USC 8412(d)

Category of Coverage: Primary-Rigorous (FF)

Bureau: Any DOI Bureau Using Identical PD with Identical PD Number

Classification Title: Range /Forestry Aid (Fire)

Organization Title: Wildland Firefighter

DOI Standard PD Number: DOI002 Series and Grade: GS-455/462-02

RECOMMENDATION FOR COVERAGE REVIEW:

Primary-Rigorous coverage is recommended for this position. Special retirement coverage under both CSRS and FERS is requested.

The primary purpose of the position is wildland fire suppression/management/control, as a firefighter on an engine, helitack module, or hand crew. Position requires a working knowledge of fire behavior, fire hazards, fire suppression tactics, methods and procedures as well as skill in the use of wildland firefighting hand tools, pumps, hoses and chainsaws. The duties of this position are so rigorous that employment opportunities are limited to young and physically vigorous individuals who must meet established physical qualification requirements.

<u>J. L. Stiles</u>	<u>10/18/02</u>	<u>Smalley M. Highley</u>	<u>10/9/02</u>
BLM Program Designee	Date	BLM Program Designee	Date
<u>Phil Stiles</u>	<u>10/18/02</u>	<u>Sue Vap</u>	<u>10/18/02</u>
FWS Program Designee	Date	NPS Program Designee	Date

<u>Marcia L. Scifres</u>	<u>10/25/2002</u>
DOI-Fire & Law Enforcement Team Lead, Marcia L. Scifres	Date

APPROVAL: The position described above is approved for coverage under Firefighter or Law Enforcement (FF/LEO) Retirement retroactive to classification date of 08/28/02. Approval is by DOI Secretary's Designee:

<u>[Signature]</u>	<u>11/12/02</u>
Deputy Assistant Secretary, Human Resources & Workforce Diversity	Date

Erroneous Appointments

Refund of Erroneous Contributions

An employee is entitled to a refund of the extra one-half percent retirement deduction when the withholding was in error.

- HR Notification
- Employee Request

Erroneous Appointments

- If an employee is placed in a non-covered position, the employee must request a coverage determination of that position, otherwise non-coverage of the position is presumed correct.

5 C.F.R. § 842.804(c)

Key Date

January 1, 1989 – Creditability of temporary service

Creditability of Service

- Refunded FERS Service is also NOT creditable for retirement!

Transition Rules – FERS

5 CFR § 842.803 Conditions for Coverage

(b) Secondary Positions. (1) An employee's service in a position that has been determined by the employing agency head to be a secondary LEO or FF position is covered under the provisions of 5 USC § 8412(d) if all of the following criteria are met:

Transition Rules – FERS

- (i) The employee, while covered under the provisions of 5 USC § 8412(d), moves directly (that is, without a break in service exceeding 3 days) from a rigorous position to a secondary position;

Transition Rules – FERS

- (ii) The employee has completed 3 years of service in a rigorous position, including any such service during which no FERS deductions were withheld; and

Transition Rules – FERS

- (iii) The employee has been continuously employed in a secondary position or positions since moving from a rigorous position without a break in service exceeding 3 days...

Transition Rules – FERS

The transfer from rigorous to secondary must occur while under an appointment subject to FERS deductions.

Transition Rules – FERS

Details or temporary promotions cannot be used to obtain special retirement coverage that is not otherwise obtained from the official position of record.

- See 5 CFR § 842.803(a)(2) and (b)(2).

Special Retirement Eligibility

Under FERS, firefighters and law enforcement officers may retire upon satisfying one of two criteria:

- (1) Age 50 with 20 years of covered and creditable service; or
- (2) Any age with 25 years of covered and creditable service.

See 5 USC § 8412(d)(1) and (2).

Special Retirement Eligibility

Upon satisfying the requirement for years of covered service, a firefighter or law enforcement officer may transfer to a non-covered position and continue to work.

Mandatory Separation

- A firefighter or law enforcement officer currently encumbering a covered position is subject to mandatory separation upon reaching a combination of at least 20 years of covered service and age 57.
- See 5 USC § 8425(b)(1).

Mandatory Separation – Exemptions

- If it is determined to be in the public interest to do so, the *Agency head* may exempt a covered employee who has 20 years of service under the special provisions and is at least age 57 from mandatory separation *until age 60*.
- The *President*, by Executive Order, *may exempt* the covered employee who is eligible for retirement from mandatory separation *beyond age 60*.

Mandatory Separation

- If an employee does not have 20 years of covered service upon reaching age 57 or 60, the employee must be allowed to continue to work until he/she has 20 years of covered service.

FERS Annuity Computations



Your FERS Annuity

- Three Components:
 - FERS Basic Benefit
 - Special Supplement or Social Security Benefits
 - Thrift Savings Plan Benefits

FERS Annuity Computations

Components of the FERS Basic Annuity

The amount of creditable service; and

The individual's high-three average salary

Basic Annuity Formula

1.7% of the high-three average salary multiplied by 20 (years of creditable service); **plus**

1% of the high-three average salary multiplied by the number of years of any additional creditable service (beyond 20 years).

There is no maximum annuity under FERS!

FERS Annuity Computations

High-Three Average Salary – the average of basic pay during the consecutive three-year period when basic pay rates were the highest during an employee's career.

FERS Annuity Computations

How to Calculate the High-Three Average Salary

1. Locate the 3 consecutive highest-paid years (or subtract 3 years from date of retirement);
2. Calculate length of time worked at each base salary within the 3 year period;
3. Use Time Conversion Chart to obtain the appropriate factor;
4. Multiply the time factor for each period by the salary for that period to obtain actual earnings for that period
5. Add all earnings, including cents. Divide total by 3 and round to nearest dollar.

FERS Annuity Computations

How to Calculate the High-Three Average Salary

Example Salary History:

03/14/03:	\$27,134
01/02/04:	\$28,252
03/15/04:	\$30,371
01/03/05:	\$31,486
03/13/05:	\$35,592
01/02/06:	\$36,601
03/15/06:	\$39,463
05/31/06:	\$39,463 (date of retirement)

7/91

Office of Personnel Management

M Supp. 296-33, Subch. 4

Name (Last, First, Middle)

NOTIFICATION OF PERSONNEL ACTION

1. FROM: Position Title and Number CRIMINAL INVESTIGATOR_ (INSTRU) 2675 -000050				2. Social Security Number				3. Date of Birth		4. Effective Date 04/25/99	
5. FIRST ACTION 5-A. Code 702 5-B. Nature of Action PROMOTION 5-C. Code N3M 5-D. Legal Authority REG 335.102 COMP 5-E. Code 5-F. Legal Authority				6. SECOND ACTION 6-A. Code 6-B. Nature of Action 6-C. Code 6-D. Legal Authority 6-E. Code 6-F. Legal Authority							
7. FROM: Position Title and Number CRIMINAL INVESTIGATOR_ (INSTRU) 2675 -000050				15. TO: Position Title and Number PARK RANGER (PROTECTION) (REG'L LAW ENFORCEMENT SPEC) 9915 -000020							
8. Pay Plan GS		9. Occ. Code 1811		10. Grade/Level 12		11. Step/Rate 03		12. Total Salary \$		13. Pay Basis PA	
12A. Basic Pay \$		12B. Locality Adj. \$		12C. Adj. Basic Pay \$		12D. Other Pay \$		16. Pay Plan GS		17. Occ. Code 0025	
18. Grade/Level 13		19. Step/Rate 01		20. Total Salary/Av-ard \$		21. Pay Basis PA		20A. Basic Pay \$		20B. Locality Adj. \$ 0	
20C. Adj. Basic Pay \$		20D. Other Pay \$ 0		22. Name and Location of Position's Organization OFFICE OF THE DIRECTOR AD, ADMINISTRATION HUMAN RESOURCES GROUP TEAM 3 - EMPLOYEE DEVELOPMENT FLETC WASHINGTON, DC				22. Name and Location of Position's Organization ALASKA REGION ALASKA SUPPORT OFFICE DEL WHEN LOWER ORD CDE IS DELTD RANGER SERVICES (EPR), AKSO ANCHORAGE, ALASKA			
23. Veterans Preference 1 1 - None 3 - 10-Point/Disability 5 - 10-Point Other 2 - 5-Point 4 - 10-Point Compensable 6 - 10-Point/Compensable/30%				24. Tenure 1 0 - None 2 - Conditional 1 - Permanent 3 - Indefinite				25. Agency Use SEX		26. Veterans Preference for RUF YES <input checked="" type="checkbox"/> NO	
27. FEOL BASIC + STANDARD OPTION D0				28. Annuitant Indicator 9 NOT APPLICABLE				29. Pay Rate Determinant 0		33. Part-Time Hours Per Bi-weekly Pay Period	
30. Retirement Plan M FERS & FICA-SPECIAL				31. Service Comp. Date (Legal) 01/05/83				32. Work Schedule F FULL-TIME		37. Bargaining Unit Status 8888	
34. Position Occupied 1 1 - Competitive Service 3 - SES General 2 - Excepted Service 4 - SES Career Reserved				35. FLSA Category E - Exempt N - Nonexempt				36. Appropriation Code			
38. Duty Station Code 02-0130-020				39. Duty Station (City - County - State or Overseas Location) ANCHORAGE, ANCHORAGE, ALASKA							
40. Agency Data/NC CLS 00		41. VET-STAT N		42. EDUC LVL 13		43. SUPV LVL 4		44. POSITION SENSITIVITY CRITICAL-SENSITIVE			
45. Remarks SELECTED FROM											

, DATED 11-20-98.

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PERSONNEL OFFICER

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FERS Annuity Computations

How to Calculate the High-Three Average Salary

(1) Subtract 3 years from retirement date

_06 05 31 (May 31, 2006)

03 00 00 (3 years)

03 05 31 = **May 31, 2003** is the
beginning of high-three period.

FERS Annuity Computations

How to Calculate the High-Three Average Salary

A From			B To			C Annual Basic Pay	D Total Time			E Time Factor (from chart)	F Pay Earned (C x E)
Yrs	Mos	Days	Yrs	Mos	Days		Yrs	Mos	Days		
03	05	31	04	01	01	\$27,134					
04	01	02	04	03	14	\$28,252					
04	03	15	05	01	02	\$30,371					
05	01	03	05	03	12	\$31,486					
05	03	13	06	01	01	\$35,592					
06	01	02	06	03	14	\$36,601					
06	03	15	06	05	31	\$39,463					
						Total =					

FERS Annuity Computations

How to Calculate the High-Three Average Salary

A From			B To			C Annual Basic Pay	D Total Time			E Time Factor (from chart)	F Pay Earned (C x E)
Yrs	Mos	Days	Yrs	Mos	Days		Yrs	Mos	Days		
03	05	31	04	01	01	\$27,134	00	07	0		
04	01	02	04	03	14	\$28,252	00	02	13		
04	03	15	05	01	02	\$30,371	00	09	18		
05	01	03	05	03	12	\$31,486	00	02	10		
05	03	13	06	01	01	\$35,592	00	09	19		
06	01	02	06	03	14	\$36,601	00	02	13		
06	03	15	06	05	31	\$39,463	00	02	16		
						Total =	3	0	0		

FERS Annuity Computations

CHART 4: TIME FACTORS FOR FRACTION OF A YEAR

The following chart is used in computing the high-three average salary.

Days	1 day and up	1 month and up	2 months and up	3 months and up	4 months and up	5 months and up	6 months and up	7 months and up	8 months and up	9 months and up	10 months and up	11 months and up
0	----	.083	.167	.250	.333	.417	.500	.583	.667	.750	.833	.917
1	.003	.086	.169	.253	.336	.419	.503	.586	.669	.753	.836	.919
2	.006	.089	.172	.256	.339	.422	.506	.589	.672	.756	.839	.922
3	.008	.092	.175	.258	.342	.425	.508	.592	.675	.758	.842	.925
4	.011	.094	.178	.261	.344	.428	.511	.594	.678	.761	.844	.928
5	.014	.097	.181	.264	.347	.431	.514	.597	.681	.764	.847	.931
6	.017	.100	.183	.267	.350	.433	.517	.600	.683	.767	.850	.933
7	.019	.103	.186	.269	.353	.436	.519	.603	.686	.769	.853	.936
8	.022	.106	.189	.272	.356	.439	.522	.606	.689	.772	.856	.939
9	.025	.108	.192	.275	.358	.442	.525	.608	.692	.775	.858	.942
10	.028	.111	.194	.278	.361	.444	.528	.611	.694	.778	.861	.944
11	.031	.114	.197	.281	.364	.447	.531	.614	.697	.781	.864	.947
12	.033	.117	.200	.283	.367	.450	.533	.617	.700	.783	.867	.950
13	.036	.119	.203	.286	.369	.453	.536	.619	.703	.786	.869	.953
14	.039	.122	.206	.289	.372	.456	.539	.622	.706	.789	.872	.956
15	.042	.125	.208	.292	.375	.458	.542	.625	.708	.792	.875	.958
16	.044	.128	.211	.294	.378	.461	.544	.628	.711	.794	.878	.961
17	.047	.131	.214	.297	.381	.464	.547	.631	.714	.797	.881	.964
18	.050	.133	.217	.300	.383	.467	.550	.633	.717	.800	.883	.967
19	.053	.136	.219	.303	.386	.469	.553	.636	.719	.803	.886	.969
20	.056	.139	.222	.306	.389	.472	.556	.639	.722	.806	.889	.972
21	.058	.142	.225	.308	.392	.475	.558	.642	.725	.808	.892	.975
22	.061	.144	.228	.311	.394	.478	.561	.644	.728	.811	.894	.978
23	.064	.147	.231	.314	.397	.481	.564	.647	.731	.814	.897	.981
24	.067	.150	.233	.317	.400	.483	.567	.650	.733	.817	.900	.983
25	.069	.153	.236	.319	.403	.486	.569	.653	.736	.819	.903	.986
26	.072	.156	.239	.322	.406	.489	.572	.656	.739	.822	.906	.989
27	.075	.158	.242	.325	.408	.492	.575	.658	.742	.825	.908	.992
28	.078	.161	.244	.328	.411	.494	.578	.661	.744	.828	.911	.994
29	.081	.164	.247	.331	.414	.497	.581	.664	.747	.831	.914	.997

FERS Annuity Computations

How to Calculate the High-Three Average Salary

A From			B To			C Annual Basic Pay	D Total Time			E Time Factor (from chart)	F Pay Earned (C x E)
Yrs	Mos	Days	Yrs	Mos	Days		Yrs	Mos	Days		
03	05	31	04	01	01	\$27,134	00	07	0	.583	
04	01	02	04	03	14	\$28,252	00	02	13	.203	
04	03	15	05	01	02	\$30,371	00	09	18	.800	
05	01	03	05	03	12	\$31,486	00	02	10	.194	
05	03	13	06	01	01	\$35,592	00	09	19	.803	
06	01	02	06	03	14	\$36,601	00	02	13	.203	
06	03	15	06	05	31	\$39,463	00	02	16	.211	
						Total =	3	0	0	2.997	

FERS Annuity Computations

How to Calculate the High-Three Average Salary

A From			B To			C Annual Basic Pay	D Total Time			E Time Factor (from chart)	F Pay Earned (C x E)
Yrs	Mos	Days	Yrs	Mos	Days		Yrs	Mos	Days		
03	05	31	04	01	01	\$27,134	00	07	0	.583	\$15,819.122
04	01	02	04	03	14	\$28,252	00	02	13	.203	\$5,735.156
04	03	15	05	01	02	\$30,371	00	09	18	.800	\$24,296.8
05	01	03	05	03	12	\$31,486	00	02	10	.194	\$6,108.284
05	03	13	06	01	01	\$35,592	00	09	19	.803	\$28,580.376
06	01	02	06	03	14	\$36,601	00	02	13	.203	\$7,430.003
06	03	15	06	05	31	\$39,463	00	02	16	.211	\$8,326.693
						Total =	3	0	0	2.997	\$96,296.434

High-Three Average = $\$96,296.434 \div 3 = \$32,098.81$

Round to nearest dollar = \$32,099

FERS Annuity Computations

FERS Annuity Example

<p><u>Employee:</u> Age 51 FERS retirement system Full time schedule</p>	
<p><u>Work history:</u> -23 years 6 months covered firefighter service, (Includes 3 years when employee quit and took a refund of retirement contributions.) -4 years military service* -2 years non-fire service** Total service for annuity:</p>	<p>26 years 6 months</p>
<p>-High three average salary \$32,099</p> <p>Basic Annuity:</p>	<p>1.7% x \$32,099 = \$545.68 \$545.68 x 20 = \$10,913.66 1% x \$32,099 = 320.99 \$320.99 x 6.5 = <u>\$2,086.44</u> \$13,000.10 Quick Formula:*** \$32,099 x .405 = \$13,000.10</p>
<p>* Assume the deposit for military service is paid ** Under FERS retirement, however not covered and no extra ½% contribution. *** For “Quick Formula” see FERS Factor Chart for Law Enforcement Officers, Firefighters, and Air Traffic Controllers</p>	

FERS Factor Chart for Law Enforcement Officers, Firefighters, and Air Traffic Controllers

Years of Service	0 Month	1 Month	2 Months	3 Months	4 Months	5 Months	6 Months	7 Months	8 Months	9 Months	10 Months	11 Months
1	0.017000	0.018417	0.019833	0.021250	0.022667	0.024084	0.025500	0.026917	0.028334	0.029750	0.031167	0.032583
2	0.034000	0.035417	0.036833	0.038250	0.039667	0.041084	0.042500	0.043917	0.045334	0.046750	0.048167	0.049583
3	0.051000	0.052417	0.053833	0.055250	0.056667	0.058084	0.059500	0.060917	0.062334	0.063750	0.065167	0.066583
4	0.068000	0.069417	0.070833	0.072250	0.073667	0.075084	0.076500	0.077917	0.079334	0.080750	0.082167	0.083583
5	0.085000	0.086417	0.087833	0.089250	0.090667	0.092083	0.093500	0.094917	0.096333	0.097750	0.099167	0.100583
6	0.102000	0.103417	0.104833	0.106250	0.107667	0.109083	0.110500	0.111917	0.113333	0.114750	0.116167	0.117583
7	0.119000	0.120417	0.121833	0.123250	0.124667	0.126083	0.127500	0.128917	0.130333	0.131750	0.133167	0.134583
8	0.136000	0.137417	0.138833	0.140250	0.141667	0.143083	0.144500	0.125917	0.147333	0.148750	0.150167	0.151583
9	0.153000	0.154417	0.155833	0.157250	0.158667	0.160083	0.161500	0.162917	0.164333	0.165750	0.167167	0.168583
10	0.170000	0.171417	0.172833	0.174250	0.175667	0.177083	0.178500	0.179917	0.181333	0.182750	0.184167	0.185583
11	0.187000	0.188417	0.189833	0.191250	0.192667	0.194083	0.195500	0.196917	0.198333	0.199750	0.201167	0.202583
12	0.204000	0.205417	0.206833	0.208250	0.209667	0.211083	0.212500	0.213917	0.215333	0.216750	0.218167	0.219583
13	0.221000	0.222417	0.223833	0.225250	0.226667	0.228083	0.229500	0.230917	0.232333	0.233750	0.235167	0.236583
14	0.238000	0.239417	0.240833	0.242250	0.243667	0.245083	0.246500	0.247917	0.249333	0.250750	0.252167	0.253583
15	0.255000	0.256417	0.257833	0.259250	0.260667	0.262083	0.263500	0.264917	0.266333	0.267750	0.269167	0.270583
16	0.272000	0.273417	0.274833	0.276250	0.277667	0.279083	0.280500	0.281917	0.283333	0.284750	0.286167	0.287583
17	0.289000	0.290417	0.291833	0.293250	0.294667	0.296083	0.297500	0.198917	0.300333	0.301750	0.303167	0.304583
18	0.306000	0.307417	0.308833	0.310250	0.311667	0.313083	0.314500	0.315917	0.317333	0.318750	0.320167	0.321583
19	0.323000	0.324417	0.325833	0.327250	0.328667	0.330083	0.331500	0.332917	0.334333	0.335750	0.337167	0.338583
20	0.340000	0.340833	0.341667	0.342500	0.343333	0.344167	0.345000	0.345833	0.346667	0.347500	0.348333	0.349167
21	0.350000	0.350833	0.351667	0.352500	0.353333	0.354167	0.355000	0.355833	0.356667	0.357500	0.358333	0.359167
22	0.360000	0.360833	0.361667	0.362500	0.363333	0.364167	0.365000	0.365833	0.366667	0.367500	0.368333	0.369167
23	0.370000	0.370833	0.371667	0.372500	0.373333	0.374167	0.375000	0.375833	0.376667	0.377500	0.378333	0.379167
24	0.380000	0.380833	0.381667	0.382500	0.383333	0.384167	0.385000	0.385833	0.386667	0.387500	0.388333	0.389167
25	0.390000	0.390833	0.391667	0.392500	0.393333	0.394167	0.395000	0.395833	0.396667	0.397500	0.398333	0.399167
26	0.400000	0.400833	0.401667	0.402500	0.403333	0.404167	0.405000	0.405833	0.406667	0.407500	0.408333	0.409167
27	0.410000	0.410833	0.411667	0.412500	0.413333	0.414167	0.415000	0.415833	0.416667	0.417500	0.418333	0.419167
28	0.420000	0.420833	0.421667	0.422500	0.423333	0.424167	0.425000	0.425833	0.426667	0.427500	0.428333	0.429167
29	0.430000	0.430833	0.431667	0.432500	0.433333	0.434167	0.435000	0.435833	0.436667	0.437500	0.438333	0.439167
30	0.440000	0.440833	0.441667	0.442500	0.443333	0.444167	0.445000	0.445833	0.446667	0.447500	0.448333	0.449167

2006 GS Annual Base Rates by Grade and Step

INCORPORATING THE 2.10% GENERAL SCHEDULE INCREASE EFFECTIVE 1/1/06

Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10	WGI
1	16352	16898	17442	17983	18527	18847	19383	19925	19947	20450	Varies
2	18385	18822	19431	19947	20169	20762	21355	21948	22541	23134	Varies
3	20060	20729	21398	22067	22736	23405	24074	24743	25412	26081	669
4	22519	23270	24021	24772	25523	26274	27025	27776	28527	29278	751
5	25195	26035	26875	27715	28555	29395	30235	31075	31915	32755	840
6	28085	29021	29957	30893	31829	32765	33701	34637	35573	36509	936
7	31209	32249	33289	34329	35369	36409	37449	38489	39529	40569	1040
8	34563	35715	36867	38019	39171	40323	41475	42627	43779	44931	1152
9	38175	39448	40721	41994	43267	44540	45813	47086	48359	49632	1273
10	42040	43441	44842	46243	47644	49045	50446	51847	53248	54649	1401
11	46189	47729	49269	50809	52349	53889	55429	56969	58509	60049	1540
12	55360	57205	59050	60895	62740	64585	66430	68275	70120	71965	1845
13	65832	68026	70220	72414	74608	76802	78996	81190	83384	85578	2194
14	77793	80386	82979	85572	88165	90758	93351	95944	98537	101130	2593
15	91507	94557	97607	100657	103707	106757	109807	112857	115907	118957	3050

FERS Annuity Computations

FERS Annuity Example

<u>Employee:</u> Age 50 FERS retirement system Full time schedule	
<u>Work history:</u> -20 years covered firefighter service (all subject to FERS) Total service for annuity:	
-High three average salary \$32,099 Basic Annuity:	20 years
* FERS Factor Chart for Law Enforcement Officers, Firefighters, and Air Traffic Controllers	

FERS Annuity Computations

FERS Annuity Example

<u>Employee:</u> Age 50 FERS retirement system Full time schedule	
<u>Work history:</u> -20 years covered firefighter service (all subject to FERS) Total service for annuity:	 20 years
-High three average salary \$32,099 Basic Annuity:	$1.7\% \times \$32,099 = \545.68 $\$545.68 \times 20 = \$10,913.66$ \$10,913.66 Quick Formula:* $\$32,099 \times .340 = \$10,913.66$
* FERS Factor Chart for Law Enforcement Officers, Firefighters, and Air Traffic Controllers	

FERS Annuity Computations

FERS Annuity Example

<u>Employee:</u> Age 57 FERS retirement system Full time schedule	
<u>Work history:</u> -20 years covered firefighter service (subject to FERS) -10 years non-covered service (subject to FERS) Total service for annuity:	
-High three average salary \$46,185 Basic Annuity:	30 years
* FERS Factor Chart for Law Enforcement Officers, Firefighters, and Air Traffic Controllers	

FERS Annuity Computations

FERS Annuity Example

Employee: Age 57

FERS retirement system

Full time schedule

Work history:

-20 years covered firefighter service (subject to FERS)

-10 years non-covered service (subject to FERS)

Total service for annuity:

30 years

-High three average salary \$46,185

1.7% x \$46,185 = \$785.14

\$785.14 x 20 = \$15,702.90

\$15,702.90

1% x \$46,185 = \$461.85

\$461.85 x 10 = \$4,618.50

\$4,618.50

\$20,321.40

Basic Annuity:

Quick Formula*

.440 x \$46,185 = \$20,321.40

* FERS Factor Chart for Law Enforcement Officers, Firefighters, and Air Traffic Controllers

FERS Annuity Example

<u>Employee:</u> Age 48 FERS retirement system Full time schedule	
<u>Work history:</u> -25 years covered firefighter service (all subject to FERS) -5 years TEMPORRY firefighter service (performed after 12/31/88 and NOT subject to FERS)	
Total service for annuity:	25 years
-High three average salary \$32,099	
Basic Annuity:	
* FERS Factor Chart for Law Enforcement Officers, Firefighters, and Air Traffic Controllers	

FERS Annuity Computations

FERS Annuity Example

<u>Employee:</u> Age 48 FERS retirement system Full time schedule	
<u>Work history:</u> -25 years covered firefighter service (all subject to FERS) -5 years TEMPORRY firefighter service (performed after 12/31/88 and NOT subject to FERS) Total service for annuity:	25 years
-High three average salary \$32,099 Basic Annuity:	$1.7\% \times \$32,099 = \545.68 $\$545.68 \times 20 = \$10,913.66$ \$10,913.66 + $1\% \times \$32,099 = 320.99$ $\$320.99 \times 5 = \underline{\$1,604.95}$ \$12,518.61 Quick Formula: * $\$32,099 \times .390 = \underline{\$12,518.61}$
* FERS Factor Chart for Law Enforcement Officers, Firefighters, and Air Traffic Controllers	

FERS Annuity Computations

- No credit for unused Sick Leave
- Lump sum payment for unused Annual Leave

FERS Survivor Benefits



FERS Survivor Benefits

The order of precedence for payment of a survivor annuity and life insurance proceeds is:

- Designated Beneficiary (SF 2823);
- Widow or widower;
- Child or children in equal shares, with the share of any deceased child distributed among the descendants of that child;
- Parents in equal shares or the entire amount to the surviving parent;
- Duly appointed administrator/executor of estate;
- Next of kin under the laws of domicile at the time of the death.

FERS Survivor Annuity

Retiring employees may make one of three types of spousal survivor benefit elections at the time of retirement:

- Self-only annuity (no survivor benefits);
- One-half reduced annuity; or
- Fully reduced annuity.

FERS Survivor Annuity

- The annuity of a married employee is automatically reduced unless the employee **and** spouse **both** waive entitlement to survivor benefits for the spouse.
- The reduction is 10% of the base selected.
- The survivor annuity is 50% of the base selected by the retiree, increased by any cost-of-living increases the retiree received prior to the date of death.

FERS Survivor Annuity

An unmarried employee retiring under FERS may elect a reduced annuity to provide a former spouse survivor annuity.

FERS Survivor Annuity

A married employee retiring under FERS may elect to provide survivor benefits to a former spouse provided the current spouse consents to the election or spousal consent is waived.

FERS Survivor Annuity

The maximum combined total of all current and former spouse survivor annuities payable based solely on the service of an employee or former employee equals 50 percent of the rate of the self-only annuity that would have been paid to the employee or retiree.

FERS Survivor Annuity

Conditions when a designated annuity for former spouses may be void.

FERS Survivor Annuity

Survivor Requirements for Eligibility

For a survivor annuity to be payable to a spouse, the spouse must meet **one** of the following requirements:

- The surviving spouse and the employee must have been married for at least 9 months.

or

- A child was born of the marriage.

or

- The death of the employee was accidental.

and

- There is no court order awarding the total survivor annuity to a former spouse. If a former spouse was awarded only a part of the total survivor annuity, the surviving spouse will receive the remainder.

FERS Basic Annuity

Employee Annuity Computation

High-3 Average Salary	\$ 32,099.00
1.7% Retirement Factor for 26 yrs. 6 mos.	x .405000
Unreduced FERS Basic Annuity	\$ 13,000.10
Reductions are made for:	
1) Under age 62 (not 60/20 or MRA/30)	x
Reduced Annuity	\$ 13,000.10
2) Survivor Annuity	
Base selected by retiree <u>\$6,500.05</u> (full or one-half)	
x <u>.10</u>	
Total reduction = \$ <u>650.00</u>	- 650.00
Annual Annuity	\$ 12,350.10
MONTHLY ANNUITY (Divide by 12, <u>round down to next lower dollar</u>)	\$ 1,029.00

FERS Survivor Annuity

Survivor Annuity Computation

Survivor Base Selected	(one-half) (fully reduced)	\$ 12,839.60 \$ 6,419.80
Spouse or former spouse entitled to 50% of survivor base		x .50
Annual Survivor Annuity	(one-half) (fully reduced)	\$ 6,419.80 \$ 3,209.90
MONTHLY SURVIVOR ANNUITY (Divide by 12, round down to next lower dollar)		\$ 534 or \$ 267

FERS Survivor Benefits

Basic Employee Death Benefit

The basic employee death benefit is a benefit payable only to the spouse of a deceased employee who met certain eligibility requirements at the date of death.

FERS Survivor Benefits

The basic employee death benefit is:

- \$15,000 (increased by all CSRS COLAs beginning December 1, 1987) **plus**
- 50 percent of the employee's final salary (or high-3 average salary if higher).

As of December 1, 2004, the death benefit was **\$25,537.58** plus COLAs.

FERS Survivor Benefits

Retaining Health Insurance After Separation

- FEHBP
- Immediate annuity
- 5 years of continuous prior enrollment

FERS Survivor Benefits

Retaining Health Insurance for Survivors

Criteria for continuation of health benefits:

- 18 months of service
- Enrolled in self & family plan
- Survivor annuity
- Immediate enrollment
- Premiums

FERS Survivor Benefits

Life Insurance

- FEGLI
- Payable regardless of cause of death

FERS Disability Benefits

- Pro-rated FF/LEO annuity
 - Pitsker v. OPM (CSRS)
(234 F.3d 1378 (Fed. Cir. 2000))
 - Adkins v. OPM (FERS)
(MSPB No. DE-0842-05-0280-I-4 (05/08/06))

Public Safety Officers

- PL 90-351, Sec. 1217
- Public Safety Officer – an individual serving a public agency in an official capacity, with or without compensation, as a law enforcement officer, firefighter, or member of a rescue squad or ambulance crew.

Public Safety Officers

- Public Safety Officers' Benefits (PSOB) Act (1976)
- Amended in 1990 to include permanent and total disabilities.
- As of October 1, 2005 = \$283,385

Public Safety Officers

- Educational assistance allowance to eligible survivors effective November 1997.

Public Safety Officers

- To initiate a claim for death or disability benefits, call or write:

Public Safety Officers' Benefits Program

Bureau of Justice Assistance

U.S. Department of Justice

Washington, D.C. 20531

1-888-744-6513

Medicare

- Medicare is our country's health insurance program for people age 65 or older.

Medicaid

Medicaid is NOT the same
as Medicare.

Medicare

Medicare has four parts:

- Part A – Hospital Insurance
- Part B – Medical Insurance

Medicare

- Part C – Medicare Advantage
- Part D – Prescription Drug Coverage

Medicare

Eligibility for Medicare

You are eligible for Medicare at age 65 if:

- You receive or are eligible to receive Social Security benefits; **or**
- You or your spouse worked long enough in a government job where Medicare taxes were paid; **or**
- You are the dependent parent of someone who worked long enough in a government job where Medicare taxes were paid.

Medicare Contact Information

- Websites: www.medicare.gov
- www.cms.hhs.gov
- Toll-free number: 1-800-MEDICARE
(1-800-633-4227)

More Medicare Information

- Medicare & You – Publication No. CMS-10050
- Medicare Electronic Booklet – SSA Publication No. 05-10043
- You Could Save in Medicare Expenses – Publication No. CMS-10126
- Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare – Publication No. CMS-02110
- Medicare and Other Health Benefits: Your Guide to Who Pays First – Publication No. CMS-02179

Financial Planning Considerations

- FERS annuity is only 1.7% of your high-3 average salary.
- You are paying into Social Security, but don't count on it paying you.
- Under FERS, the majority of your retirement income is designed to come from your Thrift Savings Plan account.

Social Security





Social Security

Social Security payroll taxes are collected under authority of the Federal Insurance Contributions Act (FICA).



Social Security

Under the Federal Insurance Contributions Act (FICA), 12.4% of your earned income, up to an annual limit, must be paid into Social Security, and an additional 2.9% must be paid into Medicare.

- For 2006, that limit is \$94,200.



Social Security

Special Retirement Supplement (SRS)

- Paid to eligible employees under FERS who retire before age 62
- Paid by your agency



Social Security

Calculating the Special Retirement Supplement

- Determine the number of years worked under FERS
- Determine what the retiree's anticipated Social Security retirement benefit will be at age 62
- **Formula:**
Total creditable civilian service under FERS
÷ 40
× Anticipated Social Security retirement benefit at age 62.



Social Security

Example Calculation of Special Retirement Supplement

Employee:

Age 55, 28 years of service, anticipated Social Security retirement benefit at age 62 is \$9,840 per year.

Formula:

$28 \text{ years of service} \div 40 \times \$9,840 = \$6,888.$



Social Security

Example Calculation of Special Retirement Supplement

Employee:

Age 45, 25 years of service, anticipated Social Security retirement benefit at age 62 is \$7,884 per year.

Formula:

$$25 \text{ years of service} \div 40 \times \$7,884 = \$4,927.50$$



Social Security

- ☹ Earnings test reduction
- ☺ Does not apply to firefighters or law enforcement officers!



Social Security

- Website: www.socialsecurity.gov
- Toll-free number: 1-800-772-1213



Learn about Social Security's work incentives program for people with disabilities.



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The Official Website of the U.S. Social Security Administration

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Medicare

[New Medicare Prescription Drug Plan](#)

[No Penalty for 2006 if you Qualify for Extra Help with Medicare Prescription Drug Costs](#)

Disability and SSI

[Do you qualify?](#) | [Apply for disability benefits](#)

[Already receiving benefits](#) | [Ticket to Work](#)

[Adults disabled before age 22](#)

[More disability information](#)

Widows, widowers & other survivors

[Report a death](#)

[Qualify and apply](#)

[Already receiving benefits](#)

Get help with your situation

[Marriage, divorce, and name changes](#)

[Birth of a child](#) | [Death in the family](#)

[You disagree with our decision](#) | [More situations ...](#)



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[Forms](#) | [Publications](#)

[Actuarial resources, History, Research & Data](#)

[Freedom of Information Act](#)

[Social Security's Financing, Planning & Budget](#) | [International](#)

[Our Program Rules](#) | [EEO Data for No Fear Act](#) | [Rulemaking](#)

[Regional & Other Social Security Websites](#)

[Request a Social Security Speaker](#)

Information for:

[The Press](#) | [Congress](#)

[Employers](#) | [The Self-Employed](#)

[Women](#) | [Kids](#) | [Schools](#)

[Demographic Groups](#) | [Immigrants](#)

[Attorneys & Representatives](#)

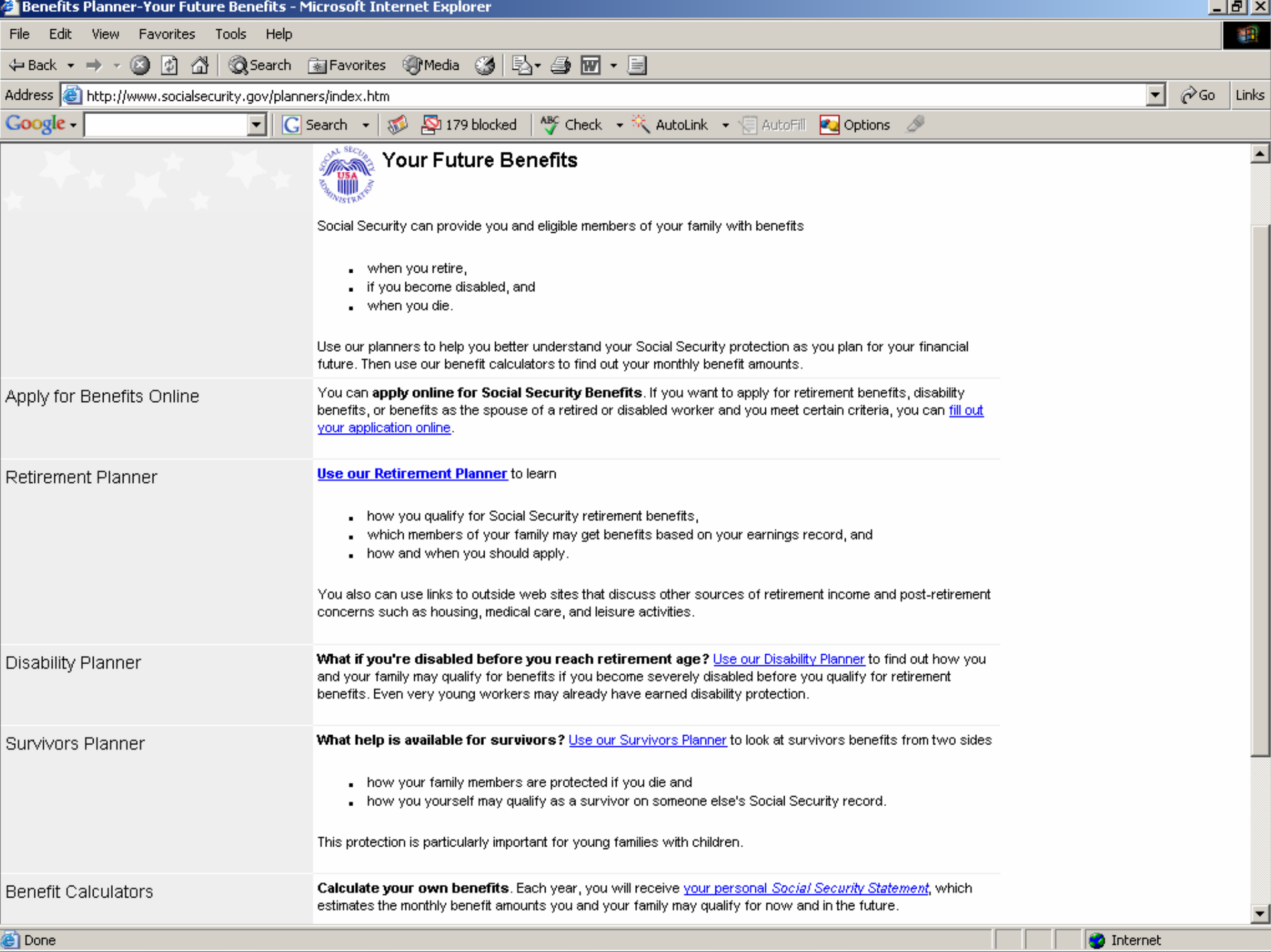
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[Vendors, Contractors, & Service-Disabled Veteran-Owned Small Business](#)

[Federal, State & Local Government Employees](#)

[Government Agencies](#)

[Medicare Outreach](#)



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 **Plan Your Retirement**

A secure, comfortable retirement is every worker's dream. And now because we're living longer, healthier lives, we can expect to spend more time in retirement than our parents and grandparents did. Achieving the dream of a secure, comfortable retirement is much easier when you plan your finances.

How the Social Security Retirement Planner can help you now

This planner provides detailed information about your Social Security retirement benefits **under current law** and points out things you may want to consider as you prepare for the future. If you are:

- Looking for information, you can:
 - [Find your retirement age](#),
 - [Use the benefit calculators](#) to test out different retirement ages or future earnings amounts,
 - [Learn about Social Security programs](#),
 - Find out [what happens if you work after you retire](#), and
 - Learn how [certain types of earnings and pensions can affect your benefits](#).
- Already near retirement age, you can:
 - [Discover your retirement options](#),
 - Get information about [how members of your family may qualify for benefits](#),
 - Find instructions on [how to apply for benefits](#) and what [supporting documents you'll need](#) to furnish, and
 - [Apply for retirement benefits](#).

Depending on what you own and how much income you have, you may be eligible for [Supplemental Security Income](#) (SSI) when you are 65 or older. You also may be eligible for SSI prior to age 65 if you are [disabled or blind](#).

 **mymoney.gov** (This Federal Government website is designed to help you understand more about your money.)



Find Your Retirement Age

No matter what your full retirement age is, you may start receiving benefits as early as age 62.

Note: If you were born on January 1st of any year you should refer to the previous year in the chart below.



Year of Birth	Full Retirement Age	Age 62 Reduction Months	Monthly % Reduction ¹	Total % Reduction ¹	Monthly % Reduction (spouse ²)	Total % Reduction (spouse ²)
1937 or earlier	65	36	.555	20.00	.694	62.50
1938	65 and 2 months	38	.548	20.83	.679	62.92
1939	65 and 4 months	40	.541	21.67	.667	63.34
1940	65 and 6 months	42	.535	22.50	.655	63.75
1941	65 and 8 months	44	.530	23.33	.644	64.17
1942	65 and 10 months	46	.525	24.17	.634	64.58
1943--1954	66	48	.520	25.00	.625	65.00
1955	66 and 2 months	50	.516	25.84	.617	65.42
1956	66 and 4 months	52	.512	26.66	.609	65.84
1957	66 and 6 months	54	.509	27.50	.602	66.25
1958	66 and 8 months	56	.505	28.33	.595	66.67
1959	66 and 10 months	58	.502	29.17	.589	67.08
1960 and later	67	60	.500	30.00	.583	67.50

Social Security Online

Full Retirement Age

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If you were born in 1960 or later,

Your full retirement age is 67

Remember, the earliest a person can start receiving Social Security retirement benefits will remain age 62.

If you start receiving retirement benefits at age 62, you will get 70% of the monthly benefit because you will be getting benefits for an additional 60 months.

If you start receiving benefits as a spouse at

- your full retirement age, you will get 50% of the monthly benefit your spouse would receive if his or her benefits started at full retirement age.
- age 62, you will get 32.5% of the monthly benefit instead of 50% because you will be getting benefits for an additional 60 months.

Note: If you qualify for benefits as a Survivor, your [full retirement age](#) may be different.



How Your Social Security Benefit is Reduced

If you start getting benefits at age ____	And you are the ____	
	Wage Earner, the Retirement Benefit you will receive is reduced to	Spouse, the Retirement Benefit you will receive is reduced to
62	70.0%	32.5%
63	75.0	35.0
64	80.0	37.5
65	86.7	41.7
66	93.3	45.8
67	100.0	50.0

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Benefit Calculators

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Choose a Benefit Calculator

Use any of the calculators below to estimate your potential benefit amounts using different retirement dates and levels of future earnings. **The calculators will show your retirement benefits as well as disability and survivor benefit amounts** if you should become disabled or die.

1. [Quick Calculator](#)
([Aquí en Español](#))

This calculator gives you a simple, rough estimate when you input your date of birth and this year's earnings. (You must be age 21 or older for this calculator to work correctly.)

Note: The Quick Calculator does not include reduction for [WEP](#).

2. [Online Calculator](#)
([Aquí en Español](#))

Input your date of birth and your complete earnings history to get a benefit estimate. You may project your future earnings until your retirement date.

3. [Detailed Calculator](#)

This calculator provides the most precise estimates. **It must be downloaded and installed** on your computer. (Includes reduction for [WEP](#).)

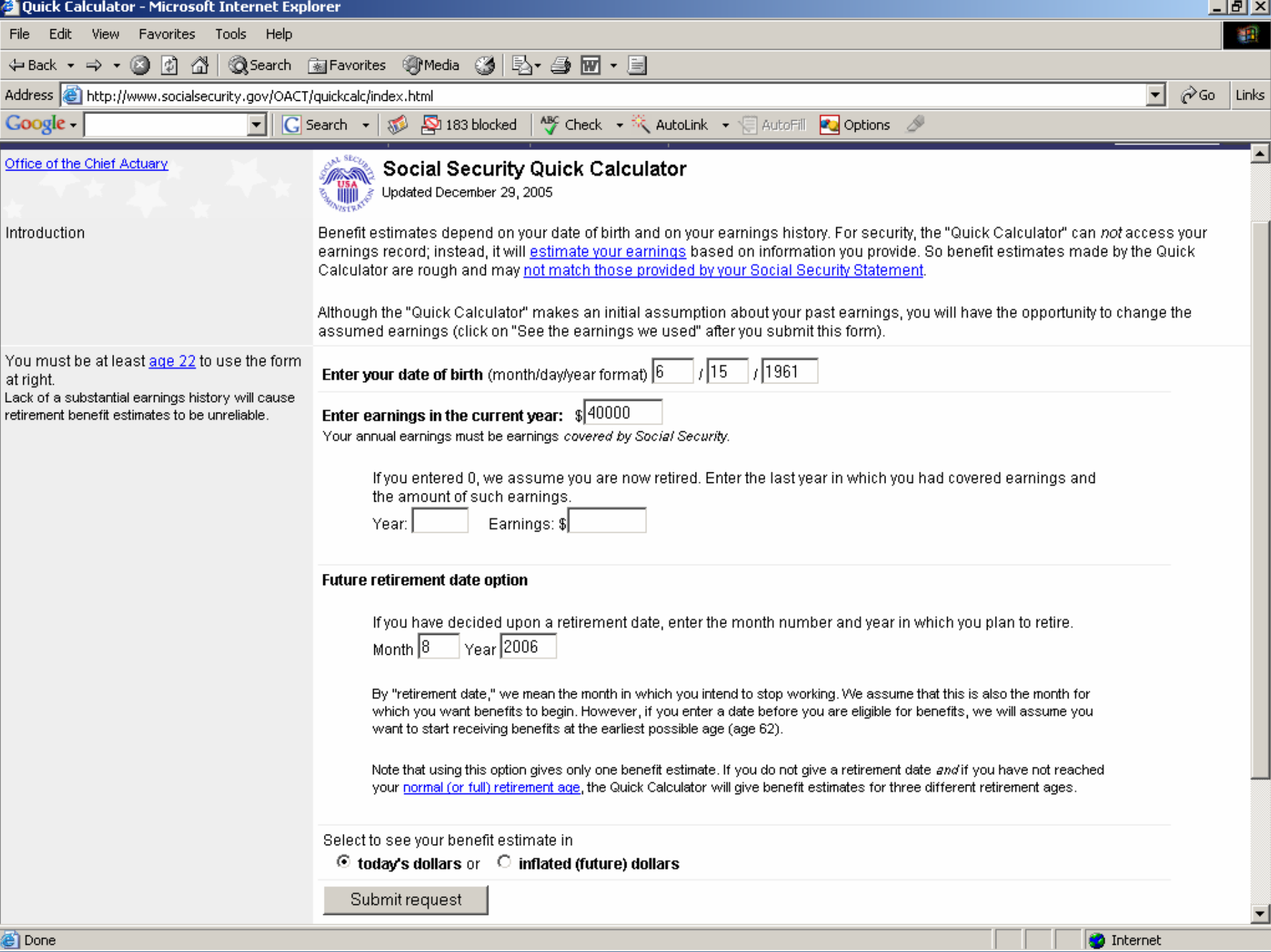
Note: There is a [Mac version of the Detailed Calculator](#)

Note: If you are eligible for a pension based on work that was not covered by Social Security, your benefit amount may be reduced by the [Windfall Elimination Provision](#) (WEP).

Use our [WEP Online Calculator](#) or download the Detailed Calculator to see the effect of WEP on your estimated benefits. (The Quick Calculator and the basic version of the Online Calculator cannot adjust for WEP.)

Things you should know:

- **None of these calculators are linked to your Social Security earnings record.** They use the earnings amounts you enter.
- All the calculators assume you have [enough credits to qualify](#) for benefits. They produce an estimate even if you do not actually have enough credits.
- Calculator estimates will differ from those on your [Social Security Statement](#) if you use different assumptions.



Social Security Online

Benefit Calculators

[Quick Calculator](#)Retirement, Disability, and Survivor Estimates

July 31, 2006

Retirement

Your estimated monthly benefit amount, beginning at age 62 and 1 month in 2023, is **\$657.00**. For your estimate, we assumed no future increases in prices or earnings.

We have calculated your benefits by making certain assumptions about your earnings. Please look at these earnings to see if they appear reasonable to you. You can change them and see the effect on your benefit estimates!

[See the earnings we used](#)

Information you submitted

Date of birth: **6/15/1961**Current earnings: **\$40,000.00**Benefit in **year-2006** dollarsRetirement month: **8/2006**

Social Security benefits are the foundation on which to build a financially secure retirement. Savings and pensions also are key components of your retirement plan.

Disability/Survivor

For the disability and survivors estimates, we assumed that you became disabled or died **today**. We did not use future earnings in calculating those estimates.

Disability	Monthly benefit amount
You	\$1,193.00

Your spouse and children may also qualify for benefits.

Survivors	Monthly benefit amount
Your child	\$900.00
Your spouse caring for your child	\$900.00
Your spouse at normal retirement age	\$1,201.00

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Social Security Benefits

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[Office of the Chief Actuary](#)

Application of Retirement Earnings Test

Updated October 14, 2005

Complete the form to see the effect of the Retirement Earnings Test on Social Security benefits.

Please note that the retirement earnings test always uses the [normal \(full\) retirement age](#) applicable to retired workers.

Enter your date of birth: Month Day Year Your estimated earnings: \$

If you reach your [normal \(or full\) retirement age](#) this year, enter only those earnings made prior to the month you reach this age. The retirement earnings test does not apply once you reach normal retirement age.

Your estimated monthly benefit: \$ (before application of the retirement test)Is the current year the first year you are receiving benefits? ☐ Yes ☒ NoNote: [special rules](#) apply in the first year you retire.

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Social Security Online

Social Security Benefits

[Benefit Estimates](#)**Estimated Benefit Reduction**

July 31, 2006

Estimates are based on the information you submitted.

Birth date: **6/2/1961**Estimated earnings in 2006: **\$20,000.00**Monthly benefit in 2006: **\$657.00**First entitled in 2006? **No****Results**

Your reduction in annual benefits is **\$3,760** based on the \$12,480 [annual exempt amount](#) for 2006.

We withhold benefits starting at the beginning of the year. We do not pay partial monthly benefits based on estimated earnings. Next year, when we know how much you actually earned in 2006, we will calculate how much your benefits should have been reduced. We will then pay you any excess benefits we may have withheld or let you know if we did not withhold enough.

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Online Calculator

(Updated: May, 2006)

The calculator shown below allows you to estimate your Social Security benefit. However, for the most accurate estimates, [use the Detailed Calculator](#).

You need to enter all your past earnings, which are shown on your *Social Security Statement*. We automatically send *Social Security Statements* to workers or former workers age 25 or older about 3 months before their birthdays. If you have not received one, [you can submit a request online](#) and receive your *Statement* by mail in 2 to 4 weeks. However, if you request a *Statement* this year, we will not automatically send you another *Statement* until next year.

If you receive a pension that is based on work not covered by Social Security, it may reduce the amount of benefits we can pay you. Please use the Windfall Elimination Provision ([WEP](#)) [version of the Online Calculator](#), to estimate your benefits.

Please Note:

- The Online Calculator is updated periodically with new benefit increases and other benefit amounts. Therefore, it is likely that your benefit estimates in the future will differ from those calculated today.
- The Online Calculator works on PCs and Macs with Javascript enabled.
- Some browsers may not allow you to print the table below.
- The Online Calculator temporarily stores information on your local computer while your browser is open. To protect your personal information, you should close your browser after you have finished your estimate.



Date of birth

Enter your date of birth as month, day, and year, separated by slashes. (Example: If you were born on May 7, 1952, enter 5/7/1952.)

Age at retirement

Enter the age in years and months at which you plan to stop working. Your earnings are assumed to stop at that age.

Note: This calculator will accept a stop-work age up to 85. If the age you enter is less than 62, your benefit is estimated at age 62. If that age is at least 62, that is the age at which we estimate your benefit. (If you use 62 and you are more than 62 years old, we use your current age.)

 years and months.Today's dollars or
future dollars

Your estimated benefit is shown in today's dollars, unless you choose to have it shown in future (inflated) dollars. If you choose future (inflated) dollars, the calculator bases the results on [our estimates of how inflation could affect your benefit amount](#). (Use caution when using inflated dollar estimates to determine other retirement income sources you may need.)

Annual earnings

Notice that years in the chart are shown horizontally rather than vertically. You can tab from year to year and the zeroes will be overlaid.

Enter your annual earnings from 1951 to 2005. Your *Social Security Statement* lists these earnings year by year under the heading "Your Taxed Social Security Earnings."

Note: We normally don't use earnings before 1951 to calculate benefits. Also, if you were born after 1951, any earnings you enter before your year of birth will be ignored.

1951 earnings:	<input type="text" value="0"/>	1952:	<input type="text" value="0"/>	1953:	<input type="text" value="0"/>	1954:	<input type="text" value="0"/>
1955:	<input type="text" value="0"/>	1956:	<input type="text" value="0"/>	1957:	<input type="text" value="0"/>	1958:	<input type="text" value="0"/>
1959:	<input type="text" value="0"/>	1960:	<input type="text" value="0"/>	1961:	<input type="text" value="0"/>	1962:	<input type="text" value="0"/>
1963:	<input type="text" value="0"/>	1964:	<input type="text" value="0"/>	1965:	<input type="text" value="0"/>	1966:	<input type="text" value="0"/>
1967:	<input type="text" value="0"/>	1968:	<input type="text" value="0"/>	1969:	<input type="text" value="0"/>	1970:	<input type="text" value="0"/>
1971:	<input type="text" value="0"/>	1972:	<input type="text" value="0"/>	1973:	<input type="text" value="0"/>	1974:	<input type="text" value="0"/>
1975:	<input type="text" value="0"/>	1976:	<input type="text" value="0"/>	1977:	<input type="text" value="0"/>	1978:	<input type="text" value="0"/>
1979:	<input type="text" value="0"/>	1980:	<input type="text" value="15000"/>	1981:	<input type="text" value="17000"/>	1982:	<input type="text" value="19000"/>
1983:	<input type="text" value="21000"/>	1984:	<input type="text" value="23000"/>	1985:	<input type="text" value="25000"/>	1986:	<input type="text" value="26000"/>
1987:	<input type="text" value="27000"/>	1988:	<input type="text" value="29000"/>	1989:	<input type="text" value="30000"/>	1990:	<input type="text" value="31000"/>
1991:	<input type="text" value="32000"/>	1992:	<input type="text" value="33000"/>	1993:	<input type="text" value="34000"/>	1994:	<input type="text" value="35000"/>
1995:	<input type="text" value="35500"/>	1996:	<input type="text" value="36000"/>	1997:	<input type="text" value="36500"/>	1998:	<input type="text" value="37000"/>
1999:	<input type="text" value="38000"/>	2000:	<input type="text" value="39000"/>	2001:	<input type="text" value="39500"/>	2002:	<input type="text" value="400000"/>
2003:	<input type="text" value="41000"/>	2004:	<input type="text" value="42000"/>	2005:	<input type="text" value="43000"/>		

Earnings in 2006

Enter the amount you expect to earn in 2006.

Earnings in 2007
and laterEnter the amount you expect to earn in 2007. The
calculator will use this same amount of earnings for each
future year up to the year you expect to stop working.

Calculate

Press this button when you have entered all your
information. Your estimated monthly benefits will be
presented below.

Benefit eligibility

You must have sufficient earnings over a number of years to be
insured for benefits. The requirements vary for retirement,
disability, and survivor benefits. With the information you provided,
these are the benefits you are eligible for:**Retirement insured status:** **Disability insured status:** **Survivor insured status:**

Benefit estimates

Here are your benefit estimates.

Your monthly retirement benefit: \$984.00

For the disability and survivors estimates that follow, we assumed you became disabled or died in 2006. We did not use earnings after 2006 in calculating these estimates.

Your monthly disability benefit: \$1712.00

Your monthly survivor benefits:

Your surviving child: \$1288.00

Your surviving spouse caring for your child: \$1288.00

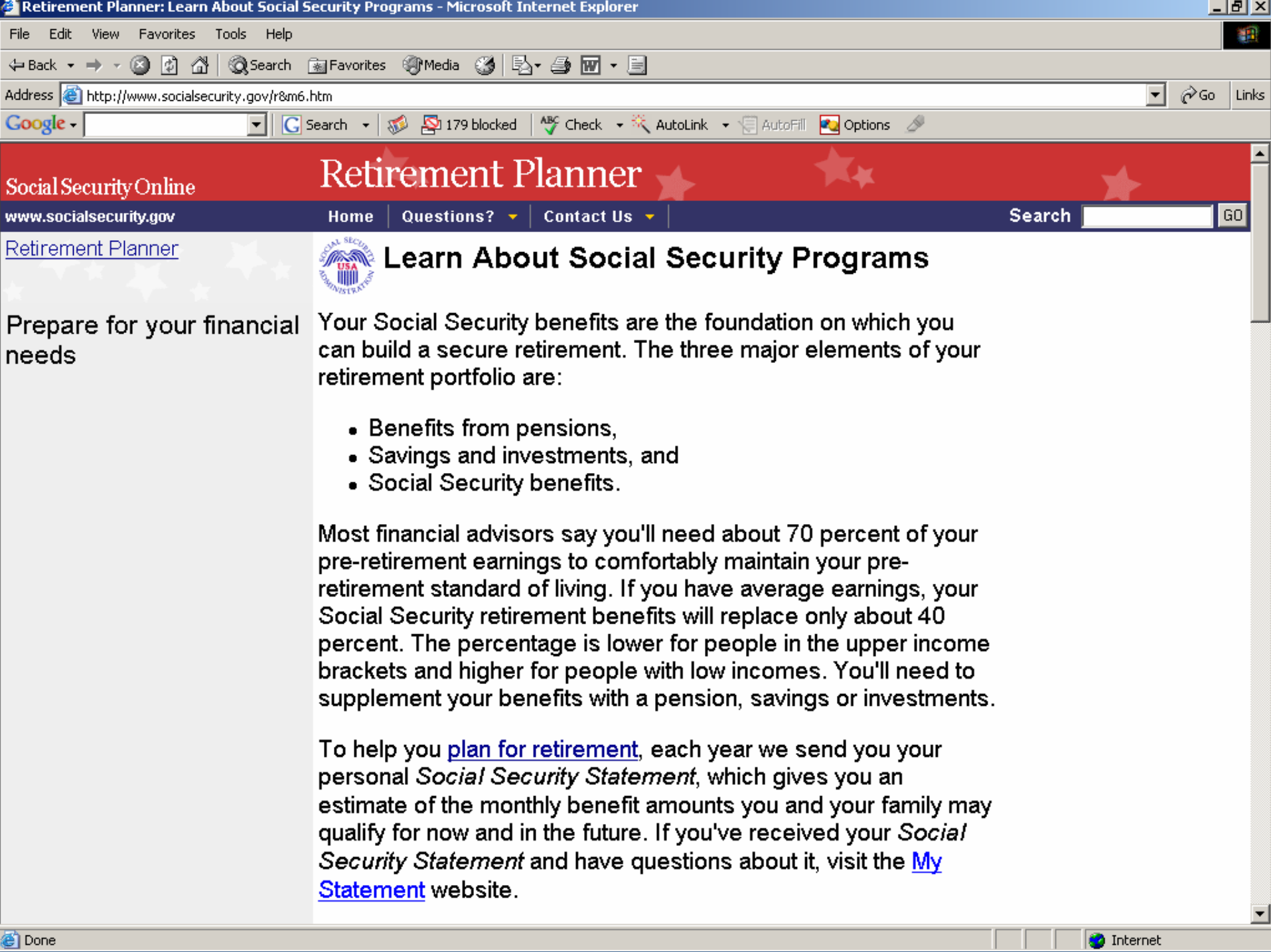
Your surviving spouse at full retirement age: \$1717.00

Maximum of total family benefits: \$3006.70

Retirement planning

Now, make note of your monthly benefit estimate (in future, inflated dollars) and continue your planning with our:

[Retirement Income Estimator](#)



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Retirement Planner

www.socialsecurity.gov

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[Retirement Planner](#)



Learn About Social Security Programs

Prepare for your financial needs

Your Social Security benefits are the foundation on which you can build a secure retirement. The three major elements of your retirement portfolio are:

- Benefits from pensions,
- Savings and investments, and
- Social Security benefits.

Most financial advisors say you'll need about 70 percent of your pre-retirement earnings to comfortably maintain your pre-retirement standard of living. If you have average earnings, your Social Security retirement benefits will replace only about 40 percent. The percentage is lower for people in the upper income brackets and higher for people with low incomes. You'll need to supplement your benefits with a pension, savings or investments.

To help you [plan for retirement](#), each year we send you your personal *Social Security Statement*, which gives you an estimate of the monthly benefit amounts you and your family may qualify for now and in the future. If you've received your *Social Security Statement* and have questions about it, visit the [My Statement](#) website.

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Factors that may affect your retirement benefits

Reviewed: August 16, 2005

- [Getting benefits while working](#)
 - [Earnings Limit Calculator](#)

- Different kinds of earnings

[Wages](#)[Federal government employment](#)[Self-employment](#)[State and local government employment](#)[Military service](#)[Farm work](#)[Railroad earnings](#)[Nonprofit and religious organizations](#)[Household employment](#)[Work outside the United States](#)[Pension, annuities, interest and dividends](#)

- [Maximum covered earnings](#)
- [Credits](#)
- [Windfall elimination provision](#) (WEP)
- [Government pension offset](#) (GPO)
- [Income tax and your Social Security benefits](#)

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Frequently Asked Retirement Questions

Q. Are my benefits figured on my last five years of earnings?

A. No. Retirement benefit calculations are based on your average earnings during a lifetime of work under the Social Security system. For most current and future retirees, we will average your 35 highest years of earnings. Years in which you have low earnings or no earnings may be counted to bring the total years of earnings up to 35.

Q. I stopped work at the end of last year at age 52. I don't expect to work again before I start my Social Security benefits when I turn 62. Will I still get the same benefit amount you showed for age 62 on the [Social Security Statement](#) that you recently sent me?

A. Probably not. When we averaged out your 35 highest years of earnings to estimate your benefits on your *Statement*, we assumed you would continue to work up to age 62, making the same earnings you made last year. If, instead, you have \$0 earnings each year over the next 10 years, your average earnings will probably be less and so will your benefit. You can use our [Benefit Calculators](#) to see how this will affect your monthly benefit amount.

Q. Will my retirement pension from my job reduce the amount of my Social Security benefit?

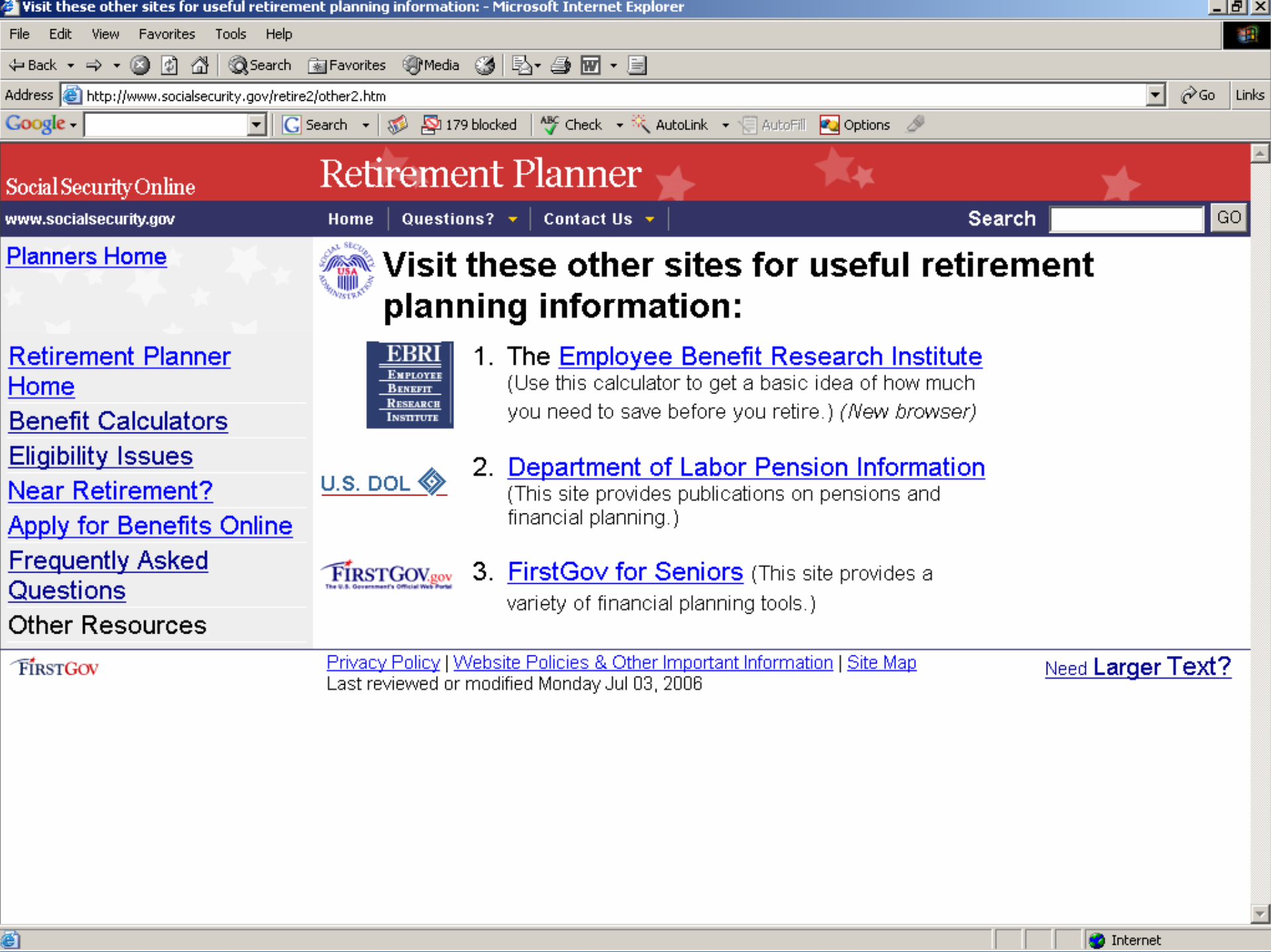
A. If your pension is from work where you also paid Social Security taxes, it will not affect your Social Security benefit. However, pensions based on work that is not covered by Social Security (for example, the federal civil service and some state, local, or foreign government systems) probably will reduce the amount of your Social Security benefit. For more information, see the following fact sheets which you may review and download by clicking on the title: "[Windfall Elimination Provision](#)" and "[Government Pension Offset](#)".

Q. My wife and I both worked under Social Security. Her [Social Security Statement](#) says she can get \$850 a month at full retirement age and mine says I would get \$1450. Do we each get our own amount? Someone told me we could only get my amount, plus one-half of that amount for my wife.

A. Since your wife's own benefit is more than one-half of your amount, you will each get your own benefit. If your wife's own benefit were less than half of yours (that is, less than \$725), she would receive her amount plus enough on your record to bring it up to the \$725 amount.

Q. If I work after I start receiving Social Security retirement benefits, will I still need to pay Social Security and Medicare taxes on my earnings?

A. Yes. Any time you work in a job that is covered by Social Security--even if you are already receiving Social Security benefits--you and your employer must pay the Social Security and Medicare taxes on your earnings. The same is true if you are self-employed. You are still subject to the Social Security and Medicare taxes on your net profit.



Social Security

SALLY FORTH

I'VE RUN THE NUMBERS, TED.
IF WE DON'T START SAVING
MORE MONEY, WE WON'T HAVE
ENOUGH TO RETIRE ON.

DID YOU
INCLUDE
SOCIAL
SECURITY?

HEE
HEE
HEE

HOO, BOY, THAT
WAS A GOOD
ONE.

I CAN'T
TAKE THE
CREDIT.

OUR PARENTS
ARE THE ONES
WHO PLAYED
THE JOKE
ON US.

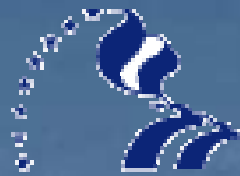
Howard and Mac





THRIFT SAVINGS PLAN

The Thrift Savings Plan (TSP) is a retirement savings plan for civilians who are employed by the United States Government and members of the uniformed services.



THRIFT SAVINGS PLAN

- Long-term plan for retirement savings with special tax advantages.
- Generally you cannot withdraw your TSP account until you separate from Federal service.



THRIFT SAVINGS PLAN

Three types of contributions that may be made to your account:

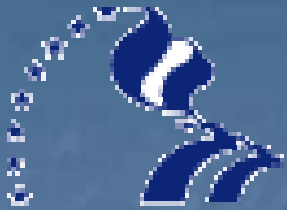
- Agency Automatic 1% Contributions
- Employee Contributions
- Agency Matching Contributions



THRIFT SAVINGS PLAN

Percent of Basic Pay Contributed to Your Account (FERS Employees Only)

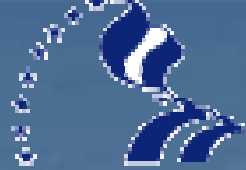
	<u>Your agency puts in:</u>		
You put in:	Automatic (1%) Contribution	Agency Matching Contribution	And the total contribution is:
0%	1%	0%	1%
1%	1%	1%	3%
2%	1%	2%	5%
3%	1%	3%	7%
4%	1%	3.5%	8.5%
5%	1%	4%	10%
10%	1%	4%	15%
15%	1%	4%	20%



THRIFT SAVINGS PLAN

Six Investment Funds

- G Fund
- F Fund
- C Fund
- ...

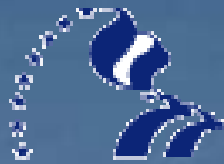


THRIFT SAVINGS PLAN

...Six Investment Funds Continued

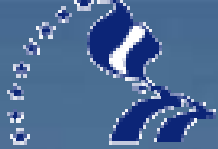
...

- S Fund
- I Fund
- L Funds

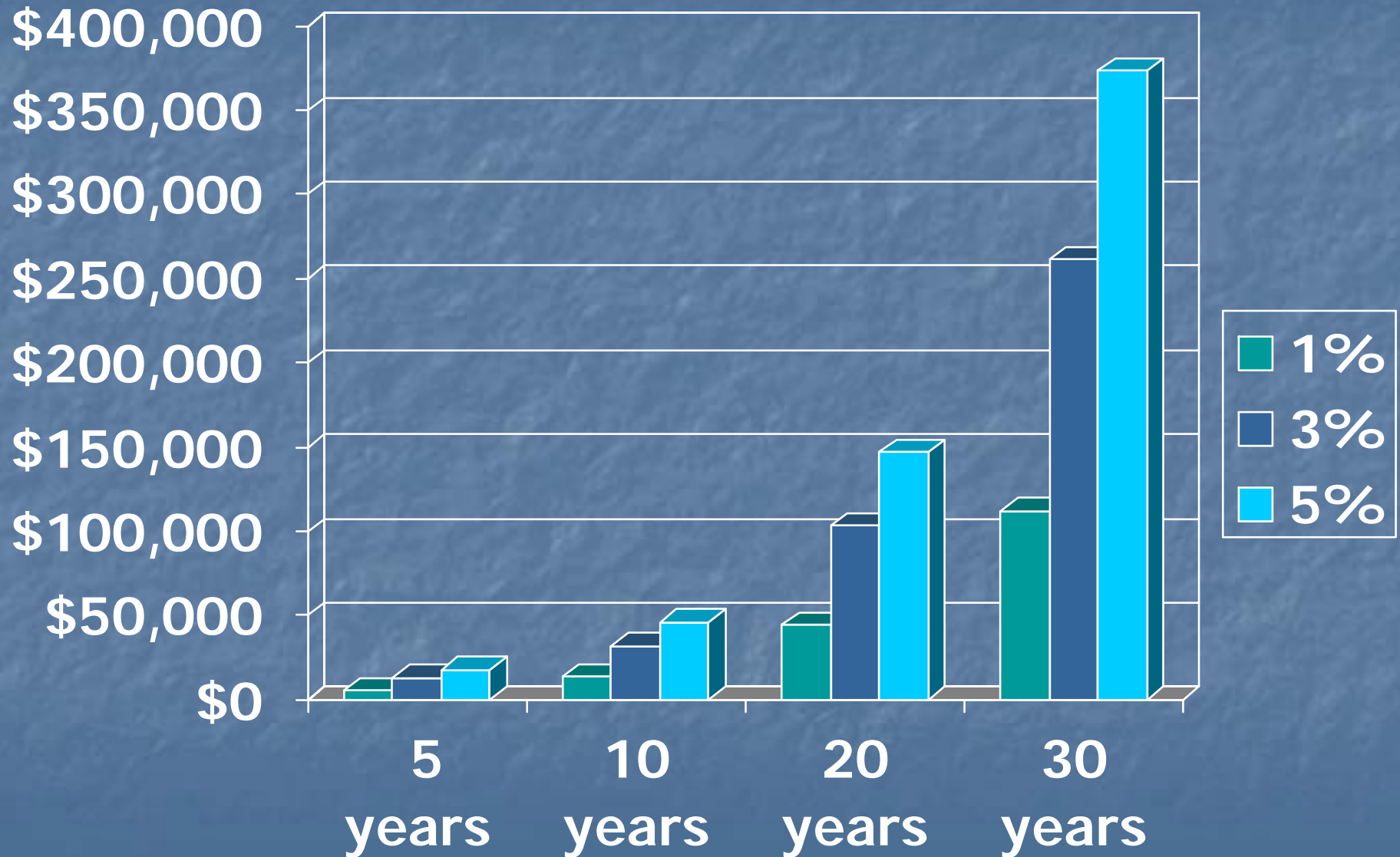


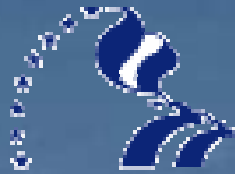
THRIFT SAVINGS PLAN

- TSP Savings Example:
 - Salary = \$30,000
 - Annual rate of return = 8%
 - Employee contributes 1%, 3%, or 5%...



THRIFT SAVINGS PLAN

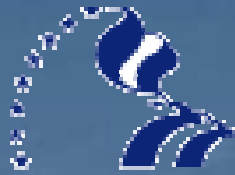




THRIFT SAVINGS PLAN

Withdrawing your TSP money

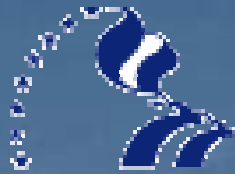
- Leave balance in TSP
- TSP Annuity



THRIFT SAVINGS PLAN

Withdrawing your TSP money

- Minimum Age
- Maximum Age



THRIFT SAVINGS PLAN

Withdrawing your TSP money

- Partial withdrawal of your account in a single payment.
- Full withdrawal of your account (several methods)
 - "Mixed Withdrawal"



THRIFT SAVINGS PLAN

TSP Death Benefits:

- Designated Beneficiary(ies)
- Order of Precedence



THRIFT SAVINGS PLAN

Contact Information:

- 1-877-968-3778
- Thrift Savings Plan
PO Box 385021
Birmingham, AL 35238



THRIFT SAVINGS PLAN

TSP INFORMATION AVAILABLE:

- Summary of the Thrift Savings Plan for Federal Employees
- Withdrawing Your TSP Account After Leaving Federal Service
- Managing Your Account
- Death Benefits
- TSP Annuities
- Tax Information About TSP Payments



THRIFT SAVINGS PLAN

TSP INFORMATION AVAILABLE:

- Comparison of the TSP Funds
- Effect of Nonpay Status on TSP
- One Perfect Match
- TSP In-Service Withdrawals
- Age-Based In-Service Withdrawal Request

THRIFT SAVINGS PLAN



What's New

Our Future!

- Year 2006, Quarter 2 Participant Statements Are On Line
- 2006 Contribution Limits



Calculators



**Lifecycle
Funds**



Account Access



**Returns, Share Prices, &
Fund Sheets**

Civilian

**Uniformed
Services**

TSP Features
Forms & Publications
Info for TSP Representatives
Special Interests
Hurricane Relief



**Participant Statements &
Highlights**

The TSP is a retirement savings plan for civilians who are employed by the United States Government and members of the uniformed services. The Federal Retirement Thrift Investment Board, administers the Thrift Savings Plan (TSP). The Web site <http://www.frtib.gov>, provides information about the FRTIB electronic reading room, procurements, and employment opportunities.



TSP Features for Civilians

Table of Contents

TSP Features contains basic information about the Thrift Savings Plan. Select a topic to link to the corresponding section.

- [The Thrift Savings Plan](#)
- [Participating in the TSP](#)
- [Rollovers and Transfers into the TSP](#)
- [Tax Advantages of the TSP](#)
- [Understanding Agency Contributions](#)
- [Understanding Your TSP Account](#)
- [Projecting Your Account Balance](#)
- [Your Investment Options: General Information](#)
- [Interfund Transfers](#)
- [TSP Loan Program](#)
- [In-Service Withdrawals](#)
- [Getting Your Money Out After You Separate](#)
- [TSP Annuities](#)
- [Spouses' Rights](#)
- [Other TSP Information](#)
- [Glossary of Terms](#)



Forms and Publications

Civilian Introduction

To view TSP forms and publications, click on one of the links below.

The TSP forms are for Federal civilian employees **only**. (If you are a member of the uniformed services, download your TSP forms from [Forms & Publications for Uniformed Services](#).)

There are two ways to view or print these TSP documents.


Option 1: Select a document from the following categories:

[Forms](#)[Publications](#)[TSP Highlights](#)

Option 2: Select a document from the drop-down list below by clicking the box or the down arrow.

Form: TSP-1, Election Form (1/2006) - 2 pages

Then press or .

Unless specified otherwise, the TSP forms and publications available on this Web site are in Adobe Acrobat format. If you do not have a copy of Adobe Acrobat, you can obtain a free copy by clicking on the Acrobat icon .



Publications Introduction Civilian & Uniformed Services

TSP publications can be found in the following categories:

[Booklets](#)

Booklets are the best source of detailed information about TSP programs and benefits such as loans, in-service withdrawals, post-separation withdrawals, annuities, and other TSP matters.

[Fact Sheets](#)

Fact sheets are short documents that are intended to answer the most frequently asked questions about a given topic.

[Tax Notices](#)

Tax notices provide participants and beneficiaries with detailed information about the tax laws and regulations governing TSP withdrawals.

[Leaflets](#)

Leaflets provide brief, user-friendly information about TSP programs and benefits such as enrollment, withdrawals, and matching contributions. They are often illustrated, and provide easy-to-understand examples.

[Miscellaneous Documents](#)

These are documents and forms for special purposes, for example, the loan payment coupon, the video brochure, sample language for use in legal processes, and the TSP Financial Statements.

[Annuity Materials](#)

The annuity worksheet and annuity tables are used for those who prefer to calculate their monthly annuity payment manually. The [annuity calculator](#) is also available to assist you.



TSP Publications

Civilian & Uniformed Services

Publication Title

LPV = Last Printed Version

Purpose

Booklets

[Summary of the Thrift Savings Plan](#)
(8/2005) - 27 pages - LPV 8/2005

A comprehensive booklet explaining the TSP, its features, benefits, and generally how it works.

[Death Benefits](#)
(5/2006) - 6 pages - LPV 5/2006

Information for participants and beneficiaries.

[Managing Your Account](#)
(10/2005) - 18 pages - LPV 10/2005

A compact guide that provides information about the TSP and how to manage your account.

[Loans](#)
(6/2006) - 19 pages - LPV 6/2006

A booklet about the TSP loan program, the two types of loans that are available, and the rules that apply.

[TSP In-Service Withdrawals](#)
(7/2004) - 24 pages - LPV 6/2003

A booklet about the TSP in-service withdrawal program, the two types of in-service withdrawals, and the rules that apply to each.

[Withdrawing Your TSP Account After Leaving Federal Service](#)
(7/2004) - 16 pages - LPV 8/2002

A booklet about participant's options for withdrawing his or her TSP account after leaving service.

[TSP Annuities, March 2006](#)
(3/2006) 11 pages - LPV 6/2003

A booklet for participants who are interested in having the TSP purchase an annuity for them after they leave Federal service.

Please read the announcement at the beginning of the booklet for important information.

[Court Orders](#)
(5/2006) - 24 pages - LPV 5/2006

For a participant and his or her attorney. This booklet explains actions the TSP must take if a court order is received and how court orders affect a participant's account.

File Edit View Favorites Tools Help

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Address <http://www.tsp.gov/forms/publications.html#sub3> Go Links

Google Search 179 blocked Check AutoLink AutoFill Options

Fact Sheets

[Annual Limit on Elective Deferrals](#)

(11/2005) - 5 pages - Local Reproduction

Explains the annual IRS elective deferral limit and how it can affect Agency Matching Contributions for higher-paid FERS participants. Also explains on the effects of contributing to more than one plan if the IRS limit is exceeded.

[Bankruptcy Information](#)

Petitions filed before October 17, 2005

(10/2005) - 2 pages

Explains how a bankruptcy petition filed before October 17, 2005, affects a Thrift Savings Plan (TSP) account, loan, or in-service withdrawal.

[Bankruptcy Information](#)

Petitions filed on or after October 17, 2005

(10/2005) - 2 pages - Local Reproduction

Explains how a bankruptcy petition filed on or after October 17, 2005, will affect a Thrift Savings Plan (TSP) account, loan, or in-service withdrawal.

[Calculating Periodic Returns and Compound Annual Returns](#)

(01/2006) - 2 pages - Local Reproduction

Explains how you can follow the performance of the G, F, C, S, I and L Funds by obtaining the daily share prices from this Web site or the Thriftline. To calculate rates of return for any given period of time or to determine compound annual returns, follow the instructions in this Fact Sheet.

[Catch-Up Contributions](#)

(10/2005) - 2 pages - Local Reproduction

Explains catch-up contribution rules for participants who are age 50 or older.

[Is the TSP Offering a Roth 401\(k\) Plan?](#)

(2/2006) - 1 pages

Explains why the Thrift Savings Plan (TSP) is not offering a Roth 401(k) plan.

[The Thrift Savings Plan and IRAs](#)

(4/2002) - 2 pages - Local Reproduction

Provides general information on a participant's options with respect to an IRA when he or she also participates in the TSP.

[TSP Benefits That Apply to Members of the Military Who Return to Federal Civilian Service](#)

(3/2002) - 4 pages - Local Reproduction

Explains the legislation that allows members of the uniformed services to make up contributions when they return to Federal civilian service.

[Effect of Nonpay Status on TSP Participation](#)

(5/2005) - 4 pages - Local Reproduction

Provides information for participants who go on leave without pay, the steps they need to take regarding their TSP account, and what happens to a TSP loan when a participant goes into nonpay status.

[Your Shares in the TSP Funds](#)

(8/2005) - 2 pages - Local Reproduction

Explains shares and how they work in a daily valued system.

[Important Information Regarding Transfers From the Thrift Savings Plan to Eligible Retirement Plans](#)

(9/2005) - 2 pages - Local Reproduction

Primarily used by traditional IRAs and eligible plans. Explains the legislative provisions that make the TSP a qualified plan.

Tax Notices

Important Tax Information About Payments From Your TSP Account (10/2005) - 4 pages - LPV 10/2005	Provides tax information about the various disbursements a participant can make from the TSP.
Important Tax Information About Your TSP Withdrawal and Required Minimum Distributions (2/2006) - 9 pages - LPV 11/2005	Explains in detail the TSP's withdrawal deadline and the IRS required minimum distribution rules for participants who are age 70½ or older and separated from service.
Tax Treatment of TSP Payments Made Under Qualifying Orders (10/2005) - 3 pages - LPV 9/2005	Provides tax information about payments made as a result of a court order.
Important Tax Information About TSP Death Benefit Payments (10/2005) - 2 pages - LPV 9/2005	Provides tax information to beneficiaries about death benefit payments from the TSP.
Tax Treatment of TSP Payments to Nonresident Aliens and Their Beneficiaries (6/2006) - 7 pages - LPV 7/2004	Provides tax information about payments made to participants and beneficiaries who are not U.S. citizens.

Leaflets

You're here for us today...We'll be there for you tomorrow (4/2006) - 4 pages	Explains to members of the uniformed services serving our country the advantages of investing in the TSP.
A Guide to Understanding Your TSP Participant Statement (1/2006) - 3 pages - LPV 1/2006	Explains the information that is shown on the participant statement.
Web/ThriftLine Information Card (7/2005) - 2 pages - LPV 7/2005	Shows the Web and ThriftLine functions in a simple format.
Start on the Right Track (8/2002) - 3 pages - LPV 8/2002	Explains how you can benefit financially by starting to contribute early.
Making the Right Move! TSP Withdrawals (6/2005) - 4 pages - LPV 10/2005	A short leaflet providing an overview of the TSP withdrawal options and what a participant needs to do to get a withdrawal after leaving Federal service.
One Perfect Match (8/2002) - 4 pages - LPV 8/2002	For FERS participants, addresses the benefits of making contributions to the TSP and how participants can get matching contributions by making their own contributions to the TSP.

Miscellaneous Documents

TSP 2006 Spring Poster - " There's a Better Way... "	The concept of the 2006 Spring poster is to encourage employees to save for their retirement through the TSP.
TSP Fund Information Sheets (4/2006) 15 pages - LPV 4/2006	Provides investment information about each of the five TSP funds, historical returns, etc.
Order Form for Complimentary Copy of TSP Video (12/2005) - 1 page - LPV N/A	For agency use only. One complimentary copy of the video is provided when an agency requests it.
Loan Payment Coupon (7/2006) - 1 page - LPV 6/2006	For use by participants who would like to make loan payments in addition to payments made through payroll deductions.
The Cost of TSP Loans (5/2001) - 2 pages - Local Reproduction	Explains the overall effect a loan may have on a participant's TSP account and retirement savings.
2005 and 2004 TSP Financial Statements (3/2006) - 6 pages - LPV N/A	Provides a copy of the annual, audited, financial statements of the Thrift Savings Funds.
Sample: Retirement Benefits Court Order (6/2003) - 2 pages - LPV N/A	Provides a sample of language that the TSP will honor when receiving a court order that assigns a participant's account to another party.
Sample Legal Process: Order for Garnishment of a TSP Account (6/2003) - 1 page - LPV N/A	Provides a sample of language that the TSP will honor when receiving an order garnishing a participant's account.
Sample: Special Power of Attorney (9/2001) - 1 page - LPV N/A	Provides a sample of language that may be used when a participant needs a Power of Attorney for his or her TSP account.

Annuity Materials

Annuity Worksheet (4/2006) - 2 pages	Use this worksheet to manually estimate the amount of your monthly annuity payment.
Monthly Annuity Factor (4/2006) - pages	Use these monthly annuity factors with the annuity worksheet to estimate your monthly annuity payment.
Interest Adjustment Factor (4/2006) - pages	Use these interest adjustment factors with the annuity worksheet to estimate your monthly annuity payment.

[Civilian Forms Matrix](#)[Uniformed Services Forms Matrix](#)[Highlights Matrix](#)



Civilian Forms

Form

Form Title

Form Purpose

Related Information and Publications (Category on this Web site)

Click the for on-line transactions.
LPV = Last Printed Version

Address and Name Change

TSP-9 	Change of Address for Separated Participant (10/2005) - 1 page - LPV 6/2005	For separated participant to change TSP address	
TSP-15	Change in Name for Separated Participant (10/2005) - 1 page - LPV 6/2005	For separated participant to change his or her name	

Contributions

TSP-1	Election Form (1/2006) - 2 pages - LPV 7/2005	To start, stop, or change contributions to the TSP through your agency	<ul style="list-style-type: none"> • Summary of the TSP (Booklet) • Annual Limit on Elective Deferrals (Fact Sheet)
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Account Access

Introduction

The Account Access section of this Web site allows you to access your account balance and request certain transactions. To access your account, you will need your Social Security number and four-digit TSP PIN. If you do not know your PIN, click on "If You've Forgotten Your PIN" below and a new PIN will be mailed to you at the address in your TSP account record.

The account balance information is current as of close of business, **Monday, July 24, 2006**.

Account Balance Only

Account Transactions

- Your Account Balance
- Contribution Allocations
- Interfund Transfers
- Loans
- Participant Statements

- Create Your Own PIN
- Withdrawals
- Your TSP Address
(for separated participants only)
- Most Recent Transactions

[If You've Forgotten Your PIN](#)

[Contribution Elections](#)

[Scheduled Outage of Account Access](#)

To access your account information, [your browser](#) must have Secure Sockets Layer (SSL) and 128-bit encryption. In addition, your computer's assigned Internet Protocol (IP) address, which is controlled by your Internet Service Provider (ISP), must remain the same from the time you enter your SSN and PIN on the Login Page until you leave the Account Access section. Read more about these [Web security requirements](#) in the Frequently Asked Questions ([FAQs](#)). If you are experiencing problems accessing your account, read "[Tips for Account Transactions](#)."

Consent to electronic transmission of information: Use of the Internet to access your TSP account involves the electronic transmission of personal financial information. When you use Account Access, you are consenting to electronic transmission of the information you have requested. Your consent is effective during the entire time you are accessing your TSP account through the Web site.

Account Access

[Login](#)

For security reasons, we recommend that you close your Web browser when you are finished accessing your TSP account because this information will remain in your Web browser's memory until you close the browser. Please read the Privacy Act Notice below. To continue to the Account Access Menu, enter the following information and click on the **Login** button:

For your security, the TSP has begun masking your Social Security number (SSN). If you get an error message that says your SSN or PIN is not valid, please reenter the information carefully.

Social Security Number

 (Do not use hyphens or spaces.)

TSP PIN

 (Use numbers only.)

If you have forgotten your PIN [click here](#)

Privacy Act Notice. We are authorized to request this information under 5 U.S.C. Chapter 84. Executive Order 9397 authorizes us to ask for your Social Security number, which will be used to identify your account. We will use the information you provide to process the transaction you request on the TSP Web site. This information may also be shared with other Federal agencies to administer your account or for statistical, auditing, or archiving purposes. In addition, we may share the information with law enforcement agencies investigating, prosecuting, or enforcing a violation of civil or criminal law or with other agencies for the purpose of implementing a statute, rule, or order. It may also be shared with congressional offices, the TSP annuity vendor, retirement plan sponsors, auditing firms, spouses, former spouses, beneficiaries, persons responsible for your care, and representatives of your estate. It may also be released in response to a court subpoena or to appropriate parties preparing for or engaged in litigation affecting your TSP account. You are not required by law to provide this information, but if you do not provide it, it may not be possible to process the actions you request on this Web site.

[Homepage](#) | [Account Access](#) | [What's New](#) | [Rates of Return & Share Prices](#) | [Calculators](#) | [TSP Features \(civilians\)](#) | [TSP Features \(uniformed services\)](#) | [Forms & Pubs \(civilians\)](#) | [Forms & Pubs \(uniformed services\)](#) | [Agency Rep Info](#) | [Service Rep Info](#) | [Help](#) | [FAQs](#) | [Contact](#) | [TSP Service Office](#) | [Lost Participants](#) | [Privacy Policy](#) | [Site Map](#)

Account Access

Your Civilian Account

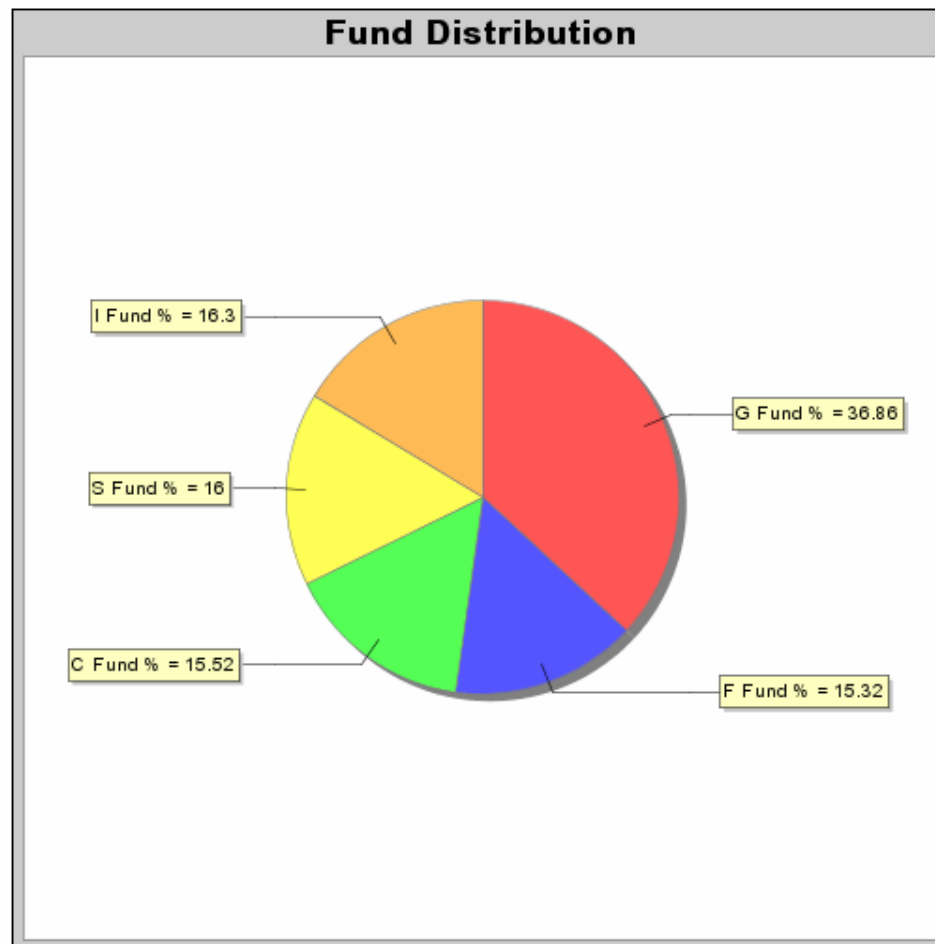
Account Balance

Your account balance, based on the most recent share prices as of close of business 07/25/2006, is shown below. This information is updated by 6 a.m. eastern time each business day. On occasion, heavy volume during the nightly processing cycle may delay the update by a few hours.

Contributions to your account are being invested as follows:

L 2040 0%, L 2030 0%, L 2020 0%, L 2010 0%, L Income 0%
 G Fund 20%, F Fund 20%, C Fund 20%, S Fund 20%, I Fund 20%

Investment Fund		Shares	Share Price	Balance	Distribution
Lifecycle Funds:					
L 2040		0.0000	\$15.13	\$0.00	0.00%
L 2030		0.0000	14.64	0.00	0.00%
L 2020		0.0000	14.20	0.00	0.00%
L 2010		0.0000	13.54	0.00	0.00%
L Income		0.0000	12.21	0.00	0.00%
Individual Funds:					
G Fund	Government Securities	740.3110	11.47	8,491.36	36.86%
F Fund	Fixed Income Index	330.4060	10.68	3,528.73	15.32%
C Fund	Common Stock Index	256.9321	13.91	3,573.92	15.52%
S Fund	Small Cap Stock Index	221.5650	16.63	3,684.62	16.00%
I Fund	International Stock Index	197.7744	18.99	3,755.74	16.30%
Total				\$23,034.37	100.00%



To view the asset allocations of the L Funds, click [here](#).

Print Page

Close Window

Account Access Your Civilian Account

Menu

Please choose from the following items:

- [Your Account Balance](#)
- [Participant Statements](#)
- [Contribution Allocations](#)
- [Interfund Transfers](#)
- [Loans](#)
- [Withdrawals](#)
- Your TSP Address (for separated participants only)
- [Create Your Own PIN](#)
- [Most Recent Transactions](#)
- [2005 IRS Form 1099-R](#) (only for participants who received a payment from their TSP accounts or who had a taxable distribution of their loan)

Calculators

Introduction

[Projecting Your Account Balance](#)

Estimate the growth of your TSP account by calculating the growth of your future contributions and/or the growth of the money already in your account.

[Loan Calculator](#)

Estimate loan payments based on the amount you want to borrow from your TSP account, the current loan interest rate, and other factors.

[Annuity Calculator](#)

Estimate what your account balance would provide in monthly annuity payments under a variety of TSP annuity options.

[Monthly Payments Calculator](#)

Estimate how many monthly payments you can receive from your account when you choose a specific dollar amount, or estimate how much you can receive each month if you choose monthly payments based on life expectancy.

[Elective Deferral Calculator](#)

Determine a dollar amount that FERS employees can contribute each pay period to ensure that their contributions are spaced out over all pay periods for that year in such a way that they receive the maximum Agency Matching Contributions.

[Retirement Planning American Savings Education Council \(ASEC\)](#)

Link to the Ballpark Estimate calculator to estimate how much you will need to save each year to meet your retirement goals.



Calculators

Projecting Your Account Balance

Estimate the growth of your TSP account by doing one or both of the following:

- Calculate the growth of your future contributions and earnings
- Calculate the growth of the money already in your account

INSTRUCTIONS

1. Enter the requested information in the boxes below.
2. Use your **Mouse** or the **Tab** key to move from box to box.
3. To change an entry, backspace or use the **Delete** key.
4. Once you have entered the figures you want to estimate, scroll down and click the **Calculate** button.

Note: The FERS calculation of the growth of your future contributions and earnings includes the effect of Agency Automatic (1%) and Matching Contributions. Therefore, if you are a newly hired FERS employee participating in the TSP but not yet eligible for agency contributions, the estimated growth of your future contributions and earnings will be overstated because of the period during which you receive no agency contributions. You may wish to recalculate your projections once you become eligible. For CSRS employees and members of the uniformed services, the calculation of the growth of your future contributions and earnings does not add any agency or service contributions.

Growth of Your Future Contributions and Earnings

Select your retirement system: ☒ FERS* ☐ CSRS ☐ Uniformed Services

Enter a whole percentage** that you wish to save: %
from your annual pay of: \$

Enter the dollar amount*** that you plan to contribute each year
in catch-up contributions (only for participants who are age 50 or older): \$

Enter the number of years you plan to contribute:

Enter (as a whole percent) the annual rate of return you expect your investment to earn: %
(Future rates may not replicate historical rates of return.)

Growth of Your Existing Account

Enter the amount you already have in your TSP account: \$

Enter the number of years that you expect to leave that money in the TSP:

Enter (as a whole percent) the annual rate of return you expect your account to earn: %
(Future rates may not replicate historical rates of return.)

CALCULATE



Calculators

Projecting Your Account Balance: Results Page

Your Results as a FERS Participant

Growth of your future contributions and earnings	\$ 172,105
--	------------

plus

Growth of your existing account balance	\$ 64,131
---	-----------

equals

Total estimated TSP account balance	\$ 236,236
-------------------------------------	------------

The results above are based on the data you entered, as shown in the following tables. If you want to change any factor, scroll down to the table, backspace or delete that figure completely, and put in your new figure. Then, scroll down and click the **RE-CALCULATE** button.

Growth of Your Future Contributions and Earnings

Select your retirement system: ☒ FERS* ☐ CSRS ☐ Uniformed Services

Enter a whole percentage** that you wish to save: %
from your annual pay of: \$

Enter the dollar amount*** that you plan to contribute each year
in catch-up contributions (only for participants who are age 50 or older): \$

Enter the number of years you plan to contribute:

Enter (as a whole percent) the annual rate of return you expect your investment to earn: %
(Future rates may not replicate historical rates of return.)

Growth of Your Existing Account

Enter the amount you already have in your TSP account: \$

Enter the number of years that you expect to leave that money in the TSP:

Enter (as a whole percent) the annual rate of return you expect your account to earn: %
(Future rates may not replicate historical rates of return.)

CALCULATE



Calculators

Projecting Your Account Balance: Results Page

Your Results as a FERS Participant

Growth of your future contributions and earnings	\$ 344,210
--	------------

plus

Growth of your existing account balance	\$ 256,527
---	------------

equals

Total estimated TSP account balance	\$ 600,737
-------------------------------------	------------

The results above are based on the data you entered, as shown in the following tables. If you want to change any factor, scroll down to the table, backspace or delete that figure completely, and put in your new figure. Then, scroll down and click the **RE-CALCULATE** button.



Calculators

Annuity Calculator

The Annuity Calculator can help you estimate how much your monthly annuity payments would be if you have the TSP purchase an annuity for you with your account balance after you separate from service. The estimated results are rounded and displayed in whole dollars. In using the calculator, keep in mind that an annuity is only one of several TSP withdrawal options available to you after you separate from service.

Before you use the Annuity Calculator, read the booklet [TSP Annuities](#) so that you will understand the options and features that are available. You can get a copy of the booklet from your agency or service or from Forms & Publications. The TSP Annuities chapter in TSP Features (civilian or uniformed services) provides general information about TSP annuities.

Choose the kind of annuity you would like; then press the **ENTER** button.

- ☐ Single Life
- ☒ Joint Life with Spouse
- ☐ Joint Life with Other Survivor who has an [insurable interest](#) in you.

ENTER



Joint Life Annuity With Spouse

Please verify your selections before pressing the **CALCULATE** button.

At what age do **you** expect to begin this annuity? 50

How old will **your spouse** be when you begin this annuity? 50

Enter your estimated account balance at the time your annuity is purchased.

Must be \$3,500 or more. \$ 600,737.00

(Note: You can use the [Projecting Account Balance](#) calculator to project your future account balance.)

Choose the type of payments you would like:

- ☒ Level payments, or
- ☐ Increasing payments

Select one of the following:

- ☒ No additional features, or
- ☐ Cash refund feature

Choose the type of survivor annuity you would like:

- ☒ 50% survivor annuity, or
- ☐ 100% survivor annuity

CALCULATE



Annuity Estimate Results

YOUR ANNUITY ESTIMATE is based on the following information:

You chose: **Annuity Option 3b (Joint Life Annuity With Spouse, Level Payments, No Additional Features, 50% to Survivor)**

You estimated your TSP account balance at: **\$600,737**

When you are age: **50**

Your spouse or joint annuitant will be age: **50**

Your estimated monthly annuity payments are: **\$3663** based on an [annuity interest rate index](#) of: **5.625%**

Based on your election of a 50% survivor annuity, **when either you or your joint annuitant dies**, the monthly payments to the survivor would be **half** of the amount of the monthly payment you are receiving at the time of death.

Change Options in Above Annuity

Start Over

NOTES:



Monthly Payments Calculator

If you choose payments "For a specific dollar amount," the calculator can help you estimate how many payments you will receive. If you choose payments "Based on your life expectancy," the calculator will show the amount that will be disbursed each month based upon the age you indicate that you will be when you begin receiving the payments.

Choose how you would like your monthly payments made, then press the **ENTER** button.

- ☒ For a specific dollar amount, **or**
☐ Based on your life expectancy

ENTER

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Monthly Payments Based on a Specific Dollar Amount

Enter the amount from your account that will be used for monthly payments:

\$ 600,737.00

What amount would you like to receive each month?

\$ 5,000.00

If you would like your calculation based on an assumed annual earnings rate, (i.e., the rate you expect your TSP account to grow), indicate a rate of return (e.g. 5%). Otherwise, your calculation will not include projected earnings.

5.00 %

Calculate

Start Over

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Monthly Payment Results Based on a Specific Dollar Amount

This estimate is based on the information you provided. Payments may be made for a longer or shorter period of time than expected, depending on the gains and losses in the value of your account while you are receiving monthly payments.

Monthly payments for a specific dollar amount are paid in the amount chosen* until the account is depleted, you request a new amount, or choose a final single payment.

With a beginning account balance of:	\$600,737
At an assumed annual rate of return of:	5.00 %
Paid in monthly installments of:	\$5,000
You can expect to receive the following number of payments:	167
Which will deplete your account in:	13 Years, 11 Months

***Note:** Participants who are 70 ½ or older are subject to the IRS required minimum distribution rules. If monthly payments do not satisfy the required minimum distribution, a supplemental payment will be made to the participant. For more information, see the [tax notice](#) "Important Tax Information About Your TSP Withdrawal and Required Minimum Distributions."

[Change Options](#)[Start Over](#)



Monthly Payments Based on Life Expectancy

Enter the amount from your account that will be used for monthly payments:

\$ 600,737.00

At what age will you begin receiving monthly payments?

50

If you would like your calculation based on an assumed annual earnings rate, (i.e., the rate you expect your TSP account to grow), indicate a rate of return (e.g. 5%). Otherwise, your calculation will not include projected earnings.

5.00 %

Calculate

Start Over

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Monthly Payment Results Based on Life Expectancy

If monthly payments are based on life expectancy, the amount of your payments will change in January, based on your actual account balance and your age as of the end of the previous year. Also, monthly payments continue to be paid to you unless you choose a final single payment. You can also make a one-time change requesting monthly payments of a specific dollar amount.

This estimate is based on the information you provided. Monthly payments may be larger or smaller depending on the actual investment gains or losses that accrue to your account while you are receiving monthly payments.

With a beginning account balance of:	\$600,737
At age:	50
At an assumed annual earnings rate of:	5.00 %

Therefore, assuming your payments began in January of the year you are age 50, your estimated monthly payment amounts for that year and each following year would be:

Age 50:	\$ 1,463.78	Age 55:	\$ 1,861.23
Age 51:	\$ 1,535.09	Age 56:	\$ 1,951.17
Age 52:	\$ 1,614.76	Age 57:	\$ 2,037.95
Age 53:	\$ 1,693.18	Age 58:	\$ 2,136.06
Age 54:	\$ 1,775.29	Age 59:	\$ 2,238.68

Age 50:	\$ 1,463.78	Age 85:	\$ 4,187.76
Age 55:	\$ 1,861.23	Age 90:	\$ 4,766.84
Age 60:	\$ 2,345.98	Age 95:	\$ 4,887.77
Age 65:	\$ 2,920.29	Age 100:	\$ 4,283.08
Age 70:	\$ 2,216.02	Age 105:	\$ 2,899.31
Age 75:	\$ 2,799.49	Age 110:	\$ 1,274.45
Age 80:	\$ 3,471.12	Age 115:	\$ 239.48



Returns & Share Prices

Introduction

[Current Returns](#)

Look at the most recent month's returns for the G, F, C, S, and I Funds, as well as the rolling average return for the last 12 months.

[Monthly Returns](#)

Review the monthly returns of the TSP funds and their related indexes for the last 12 months, as well as the annual returns for the past 5 years.

[Historical Returns](#)

Review the monthly rates of return from 1988 through last year. Also review the annual returns for the past 10 years.

[Share Prices](#)

View the daily and historical share prices for each of the TSP funds. The TSP funds do not have [ticker symbols](#) because they are not publicly traded. Click here to view the [reasons](#) why the change in the I Fund share price does not always correspond to the change in the EAFE Index which it tracks.

[Expense Ratios](#)

View the TSP's administrative expense ratios from 1988 through 2005.

[TSP Individual Fund Information Sheets](#)

The TSP has five individual funds. They are the [G Fund](#), [F Fund](#), [C Fund](#), [S Fund](#), and [I Fund](#). Review the details of each fund to fully understand its potential risks and benefits. Click here to learn about the [change](#) to the index that the S Fund tracks.

[L Funds Information Sheet](#)

The L Funds are now available. Review the details of the lifecycle funds to fully understand their potential risks and benefits. The [July 2005 Highlights](#) and [Qs & As](#) are also available to assist you in learning about the L Funds.

[Comparison of the TSP Funds](#)

This is a chart providing a comparison of the TSP Funds.



Current Monthly Rates

Rates of Return were updated on **July 5, 2006**.

June 2006	G Fund	F Fund	C Fund	S Fund	I Fund
	0.44%	0.19%	0.07%	0.47%	0.00%
<u>Last 12 Months*</u> (7/1/2005 - 6/30/2006)	4.77%	(0.75%)	8.59%	14.43%	26.57%

* The G, F, C, S, and I Fund returns for the last 12 months assume unchanging balances (time-weighting) from month to month, and assume that earnings are compounded on a monthly basis.

June 2006	L 2040	L 2030	L 2020	L 2010	L Income
	0.26%	0.27%	0.28%	0.37%	0.33%

[Monthly Returns](#)
[Historical
Rates of Return](#)
[Share
Prices](#)

The monthly G, F, C, S, and I Fund returns represent the change in their respective share prices for the month. The changes in share prices reflect net earnings after accrued TSP administrative expenses have been deducted. The F, C, S, and I Fund share prices also reflect the deduction of trading costs and accrued investment management fees.



Returns for the Previous 5 Years

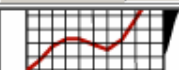
Time Period	G Fund	F Fund	LBA Bond Index	C Fund	S&P 500 Stock Index	S Fund	Wilshire 4500 Index ^{**}	I Fund	EAFE Stock Index
2001	5.39	8.61	8.44	(11.94)	(11.89)	(2.22)₋	(2.52)*	(15.42)*	(14.88)*
2002	5.00	10.27	10.26	(22.05)	(22.10)	(18.14)	(17.80)	(15.98)	(15.94)
2003	4.11	4.11	4.10	28.54	28.69	42.92	43.84	37.94	38.59
2004	4.30	4.30	4.34	10.82	10.88	18.03	18.10	20.00	20.25
2005	4.49	2.40	2.43	4.96	4.91	10.45	10.03	13.63	13.54

* Rates of return for May (inception of S and I Funds) through December 2001.

** For the months after May 2004, the rates of return shown are for the Dow-Jones Wilshire 4500 Completion index. Click here to learn about the [change](#) to the index that the S Fund tracks.

The returns of the four benchmark indexes do not reflect any deductions for administrative expenses, trading costs, or investment fees.

[Homepage](#) |
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 [Rates of Return & Share Prices](#) |
 [Calculators](#) |
 [TSP Features \(civilians\)](#) |
 [TSP Features \(uniformed services\)](#) |
 [Forms & Pubs \(civilians\)](#) |
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 [TSP Service Office](#) |
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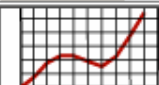


Monthly Returns for the G, F, C, S, and I Funds

Returns were updated on **July 5, 2006**

Time Period	G Fund	F Fund	LBA Bond Index	C Fund	S&P 500 Stock Index	S Fund	Dow-Jones Wilshire 4500 Completion Index	I Fund	EAFE Stock Index
	%	%	%	%	%	%	%	%	%
2005									
July	.37	(.84)	(.91)	3.67	3.72	5.59	5.63	3.07	3.07
Aug.	.37	1.23	1.28	(.90)	(.91)	(1.01)	(1.15)	3.23	2.53
Sep.	.36	(1.03)	(1.03)	.84	.81	.83	.76	3.68	4.45
Oct.	.36	(.75)	(.79)	(1.66)	(1.67)	(2.33)	(2.35)	(2.90)	(2.92)
Nov.	.36	.38	.44	3.75	3.78	4.72	4.67	2.44	2.45
Dec.	.45	.95	.95	.07	.03	.37	.48	4.64	4.65
2006									
Jan.	.36	.09	.01	2.66	2.65	6.70	6.57	6.14	6.14
Feb.	.36	.28	.33	.22	.27	(.98)	(.99)	(.27)	(.22)
Mar.	.36	(.93)	(.98)	1.29	1.25	3.84	3.81	3.33	3.30
Apr.	.44	(.19)	(.18)	1.35	1.34	.34	.41	4.83	4.78
May	.44	(.09)	(.11)	(2.87)	(2.88)	(4.36)	(4.32)	(3.87)	(3.88)
June	.44	.19	.21	.07	.14	.47	.29	.00	(.01)
Last 12 Months	4.77	(.75)	(.72)	8.59	8.63	14.43	14.03	26.57	26.56

Percentages in () are negative.

**Historical Rates**

G, F, C, S, and I Fund Rates of Return 1988 - 2005

10-Year Summary of TSP Annual Returns[Graph](#)[Table](#)**Monthly
Returns**

[1988](#) [1989](#) [1990](#) [1991](#) [1992](#) [1993](#) [1994](#) [1995](#) [1996](#) [1997](#) [1998](#) [1999](#)
[2000](#) [2001](#) [2002](#) [2003](#) [2004](#) [2005](#)

10-Year Summary of TSP Annual Returns

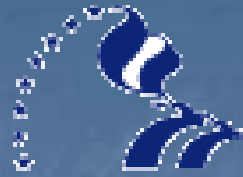
Year	G Fund %	F Fund %	C Fund %	S Fund* %	I Fund* %
1996	6.76	3.66	22.85	17.18	6.14
1997	6.77	9.60	33.17	25.68	1.55
1998	5.74	8.70	28.44	8.63	20.09
1999	5.99	-0.85	20.95	35.49	26.72
2000	6.42	11.67	-9.14	-15.77	-14.17
2001	5.39	8.61	-11.94	-9.04	-21.94
2002	5.00	10.27	-22.05	-18.14	-15.98
2003	4.11	4.11	28.54	42.92	37.94
2004	4.30	4.30	10.82	18.03	20.00
2005	4.49	2.40	4.96	10.45	13.63
10-Year Compound	5.49	6.18	9.01	9.74*	5.67*

Retirement Income – Employee “A”

- FERS Annuity = \$10,913.66/yr
 - Special Supplement = \$4,927.50/yr
- or
- Social Security Benefit = \$670.00/mo
 - Thrift Savings Plan = \$1,440.00/mo
- TOTAL = \$48,932.62/yr = \$4,080.19/mo

Retirement Income – Employee “B”

- FERS Annuity = \$20,321.40/yr
 - Special Supplement = \$6,888.00/yr
- or
- Social Security Benefit = \$984.00/mo
 - Thrift Savings Plan = \$3,663.00/mo
- TOTAL = \$71,165.40/yr = \$5,930.45/mo



THRIFT SAVINGS PLAN

- Final Notes
 - TSP is YOUR money
 - Can be depleted
 - FERS Annuity is for life



CHANGES? NO BIG DEAL!

[Privacy Policy](#) | [Security](#) | [Frequently Asked Questions](#) | [Contact Us](#) | [Help](#)

Welcome to Employee Express.

Employee Express puts federal employees in control of their payroll-personnel information.

If your agency is a [participant in Employee Express](#), you can view and make changes online to your personnel-payroll information. Employee Express transfers your change request to your servicing payroll-personnel office eliminating the need to submit a paper form. It is that easy!

System Availability / Announcements

Attention EPA employees:

Effective May 25, 2006, EPA employees will not be able to make changes using Employee Express. However, you will have view only access to your historical EEX Earnings and Leave Statements (ELS) for pay covering April 17, 2004 through May 27, 2006. If 2006. If you need to make an immediate change or have other questions or concerns please contact your servicing personnel or payroll office.

Sign In

Employee Express is an official U.S. Government System for authorized use only. Unauthorized use of this system or the information on this system could result in criminal prosecution. Signing into Employee Express indicates you have read and accepted the [Full Terms and Conditions of Use](#) and you consent to security testing and monitoring.

Social Security
Number:
(no dashes)

PIN:

[Lost or Forgot PIN](#)

System Requirements

Your Current System Settings:

Browser:

Microsoft Internet Explorer 6

Javascript Enabled

Monitor Resolution:

Employee Express is best viewed at 800 x 600 resolution.

Open Season Information

No messages at this time.

Related Links

[TSP Website](#)[OPM Plan Comparison Tool](#)[FSAFeds - The Federal Government's Flexible Spending Account Program](#)[Federal Long Term Care Insurance](#)[TSP Worksheet Calculator](#)

You are here: [Home](#) > [insure](#) > [06](#)

Choose a Health Plan and Enroll

Search the FEHB pages:

 Go

2006 FEHB Plan Information

Further Help

- [Frequently Asked Questions](#)
- [Overseas Coverage](#)
- [Medicare and FEHB](#)
- [Glossary](#)
- [FEHB Handbook](#)
- [Consumer Protection](#)
- [FEHB Home Page](#)

Download

- [Plan Brochures](#)
- [FEHB Guides](#)
- [Enrollment Form](#)

Links

- [Flexible Spending Accounts \(FSAFEDs\)](#)
- [Premium Conversion](#)
- [Life Insurance \(FGLI\)](#)
- [Long Term Care Insurance](#)

- [Compare Plans by ZIP Code](#)
- [Plan Information](#)
- [Health Plan Premiums](#)
- [Guides](#)
- [Enrollment Instructions](#)
- [High Deductible Health Plan with a Health Savings Account \(HDHP/HSA\)](#)
- [Agencies offering PlanSmartChoice/Consumer's Checkbook](#)
- [HHS Hospital Compare - A quality tool for adults, including people with Medicare](#)

 Search

Search Tips

[Home](#)[My Account Summary](#)[Enrollment](#)[Claim Form](#)[Benefits Officers](#)[Contact Us](#)

FSAFEDS Program

Welcome to FSAFEDS Online Services!

The FSAFEDS web site was created just for you! It's a one-stop shop that provides you with up-to-date account information via [My Account Summary](#) as well as detailed [program information](#).

We are at your service!

Quick Links

[Enroll](#)[Forms](#)[Claim Form](#)[Program Information](#)[How to File a Claim](#)[Savings Calculator](#)[Eligible Expenses Juke Box](#)[Who is Eligible](#)[Quick Reference Guides](#)[Belated Enrollment Form](#)[Summary of Benefits with Frequently Asked Questions](#)

Message Board

[FSAFEDS Important Reminder: Final Grace Period Reconciliation](#)[The FSAFEDS Debit Card Pilot FAQs](#)[FSAFEDS Announces a Debit Card Pilot Program!](#)[The New BENEFEDS Portal Processes Payroll Deduction Functions for FSAFEDS](#)[New for 2006 – A Limited Expense FSA for Enrollees in a High Deductible Health Plan with a Health Savings Account](#)[View All Messages](#)

Did you know...

Is mileage to and from my doctor's office, as well as parking fees, reimbursable?

The Federal Long Term Care Insurance Program

[Home](#) | [Who's Eligible?](#) | [Plan Details & Cost](#) | [Information & Forms](#) | [Apply](#) | [Help](#)

New Call Center Hours for the Federal Long Term Care Insurance Program

Effective Monday, July 24, 2006, Long Term Care Partners (LTCP), the administrator of the Federal Program, will be changing its hours of operation to **Monday - Friday, 8 a.m. to 6 p.m., Eastern Time**.

You can reach LTCP by calling **1-800-582-3337** (TTY: 1-800-843-3557). If you call outside of LTCP's normal business hours, you have the option to leave a voicemail message. You will be contacted the following business day.

Answers to many frequently asked questions are also available on our website. [[Frequently Asked Questions](#)]

Why the Federal Program is the Smart Choice...

The Federal Long Term Care Insurance Program was designed specifically for members of the Federal Family. It is sponsored by the Federal Government and backed by two of the country's top insurance companies. The Federal Program is designed to help protect enrollees against the high costs of long term care. Personal access to registered nurse care coordinators, and home care provisions are just a few of the reasons why the Federal Program may be the smart choice for you.

★ [Learn More About Why the Federal Program May Be the Smart Choice for You](#) >>

The Basics of Long Term Care and Long Term Care Insurance

More than 70% of us who live to retirement age will need long term care at some time in our lives.¹ But, what is long term care and how do we know if we need long term care insurance?

ABC [Learn the Basics of Long Term Care and Long Term Care Insurance](#) >>

[Download an Application](#)[Request Information](#)[Calculate FLTCIP Premiums](#)[Use the LTCI Tools](#)[FAQ Frequently Asked Questions](#)[Find a Payroll Office Identifier](#)[News and Announcements](#)[For Current Enrollees](#)[For Agency Benefits Officers](#)[Change Type Sizes](#)[Print-Friendly Page Version](#)

New User | [About the Agency](#) | [What's New](#) | [Quick Index](#) | [Operating Status](#) | [Search](#)



Office of Personnel Management

The Federal Government's Human Resources Agency



[Strategic Management of Human Capital](#) | [Employment and Benefits](#) | [Career Opportunities](#)

Working for America

You are here: [Home](#) > [insure](#) > [life](#)

Federal Employees' Group Life Insurance Program (FEGLI)

World's largest group life insurance program, covering over 4 million
Federal employees, retirees, and family members.

Search the Insurance Pages:

Death Claims

- [Reporting Deaths](#)
- [Claims Forms](#)
- [Status of Death Claims](#)

Rates

- [Annuitant Rates](#)
- [Employee Rates](#)
- [Rates History](#)

New Federal Employees

Hurricane Katrina

- NEW** [Filing FEGLI Katrina Claims](#)
- [Hurricane Katrina and the FEGLI, FLTCIP, FSAFEDS and FEHB Programs](#)

FAQs on Military and FEGLI

Featured Questions

[How much FEGLI coverage do I have?](#)
[Who is my beneficiary?](#)
[When is the next FEGLI Open Season?](#)
[How do I contact OFEGLI?](#)

The FEGLI Program

A brief introduction to the program.



CHANGES? NO BIG DEAL!

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Main Menu

Payroll - Personnel Actions

Your information was last updated on **June 10, 2006**.

To view a summary of your current information, select [View Summary of Information](#).

You may view or change the following payroll-personnel information using Employee Express.

[Direct Deposit](#)[Federal Employee Health Benefits](#)[Federal Tax](#)[FEHB Qualifying Life Event](#)[Financial Allotment](#)[Home Address](#)[Savings Bond](#)[State Tax](#)[Thrift Savings Plan](#)

Earnings and Leave

Your leave and earnings information was last updated on: **June 10, 2006**.

Gross Pay: \$ _____

Net Pay: \$ _____

Annual Balance: _____ hours

Sick Balance: _____ hours

Comp Balance: _____ hours

To view your earnings and leave statement, select [Earnings and Leave](#).

Miscellaneous

Make a change to your [Employee Express Personal Identification Number \(PIN\)](#).

[View Your History Personnel/Payroll actions](#)

Related Sites

[Emergency Contact Information \(NBC ONLY\)](#)[Federal Employee Benefits Statement \(NBC ONLY\)](#)[Federal Long Term Care Insurance](#)[FSAFeds - The Federal Government's Flexible Spending Account Program](#)[OPM Plan Comparison Tool](#)[The Work Number: Proof of Employment and Income](#)[TSP Website](#)[TSP Worksheet Calculator](#)[W-2 eXpress](#)

Direct Deposit

Bank Routing
Code:

Account
Number:

Account
Type: Checking

**Earnings and Leave
Statement**

Gross Pay:

Net Pay:

Annual
Balance:

Sick Balance:

Comp Balance:

Last Updated: July 8, 2006

**Federal Employee Health
Benefits**

Currently, you do not have any
FEHB information.

Federal Tax

Filing Status: M

Exemptions: 1

Additional:

FEHB Qualifying Life Event

Currently, you do not have any
FEHB information.

Financial Allotment

Currently, you do not have any
allotments.

Home Address

Street 1:

City:

State:

ZIP:

PIN Change

Please select the "PIN Change"
title to change your Employee
Express Personal Identification
Number (PIN).

Savings Bond

Currently, you do not have any
Savings Bond information.

State Tax

Filing Status: M

Exemptions: 1

Additional:

Thrift Savings Plan

Pay Period
Deduction: 15%

**View Your History
Personnel/Payroll actions**

[Accessibility](#) | [Contact Us](#) | [About Employee Express](#)

Employee Express - Changes? NO BIG DEAL!

Select pay period to view:

7/8/2006 Go

Department of the Interior
EARNINGS AND LEAVE STATEMENT

For Pay Period Ending 07/08/2006	Net Pay \$
Pay Period # 15	Pay Date 07/18/2006
Annual Salary \$	Hourly Rate \$

Name	Pay Plan/Grade/Step GS
Home Address	Pay Check Mailing Address

BASIC INFORMATION

SSN	ABA/Rank Routing Number	Service Comp Date
Agency: GS	Cumulative Retirement Agency	Dept ID: IN
FLSA Class: EXEMPT	Organization Code	Pay Begin Date: 06/01/2006
TSP (subject): 15 %		

Your Pay Consists of	Current	YTD	Tax Information	Marital Status	Exemptions	Additional Withholding	Current Wages	YTD Wages
Gross								
Total Deductions			Federal	M	1			
Net Pay			State - ID	M	1			

EARNINGS

TYPE	RATE	ADJUSTED	HOURS	YTD HOURS	CURRENT	YTD
Regular		0.00	80.00			

DEDUCTIONS

TYPE	MISC	ADJUSTED	CURRENT	YTD	TYPE	MISC	ADJUSTED	CURRENT	YTD
FEPS Retirement Deduction	0				QASDI Tax	0.2			
Medicare Tax	1.45				Federal Taxes:				
State Tax 1 / ID					FEOLU - Regular				
FEOLU - Optional					Thrift Savings Plan (TSP)				

BENEFITS PAID BY GOVT.

TYPE	CURRENT	YTD	TYPE	CURRENT	YTD
FEOLU			FEPS/CSRS		
Medicare			QASDI		
TSP Basic			TSP Matching		

LEAVE

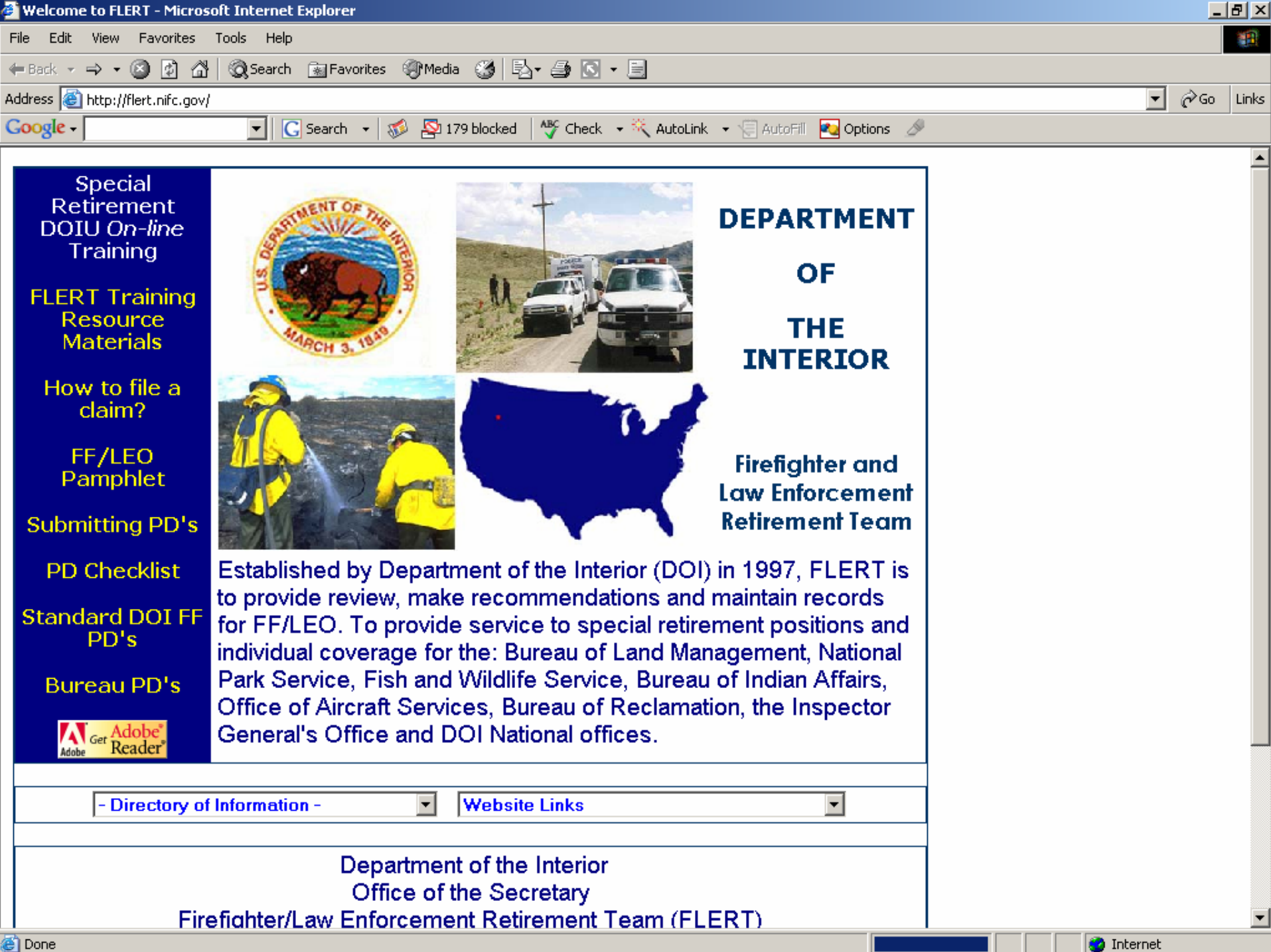
TYPE	Begin Bal Current	Begin Bal Yr	Earned Current	Earned YTD	Used Current	Used YTD	Ending Bal
Annual Sick							

Annual Leave

Category: 0 Projected Yr End Bal: 82.00 Max Carry Over: 240.00 Use or Lose Balance:

REMARKS

REMARKS(MESSAGES): PAY/LEAVE QUESTIONS? CALL PAYROLL HOTLINE (202) 959-7733; FROM HOME 1-800-493-4034
EMPLOYEE IS RESPONSIBLE FOR VERIFICATION OF PAY, DEDUCTIONS, AND LEAVE.



Special Retirement
DOIU On-line
Training

FLERT Training
Resource
Materials

How to file a
claim?

FF/LEO
Pamphlet

Submitting PD's

PD Checklist

Standard DOI FF
PD's

Bureau PD's



DEPARTMENT OF THE INTERIOR

Firefighter and
Law Enforcement
Retirement Team

Established by Department of the Interior (DOI) in 1997, FLERT is to provide review, make recommendations and maintain records for FF/LEO. To provide service to special retirement positions and individual coverage for the: Bureau of Land Management, National Park Service, Fish and Wildlife Service, Bureau of Indian Affairs, Office of Aircraft Services, Bureau of Reclamation, the Inspector General's Office and DOI National offices.

- Directory of Information -

Website Links

Department of the Interior
Office of the Secretary
Firefighter/Law Enforcement Retirement Team (FLERT)



Firefighter and Law Enforcement Special Retirement Resource Center

Home
Acronyms
Quick Facts
CSRS
FERS
More Information
FLERT Training
Contact Us
Search

Welcome to the U.S. Department of the Interior's Firefighter and Law Enforcement Special Retirement Resource Center



The purpose of this web site is to assist Firefighters, Law Enforcement Officers and Human Resource Personnel in the process of properly preparing and processing Special Retirement benefits.

This web site is designed to help you quickly find information about the special retirement program's procedures, requirements and benefits. You can browse through all sections of the site or use the side bar or the [site map](#) to quickly locate specific information.

The site is also equipped with a powerful [search engine](#) that will allow you to search on key words or phrases to find the information you need with a few clicks of a button!

Finally, this site provides information about a Department of the Interior online [training course](#) that is available free of charge to all Interior employees. It is designed primarily for use by:

- Firefighters and law enforcement employees with questions about the special retirement program.
- Personnel offices who process special retirements.

We hope that you find this site and the associated online course useful and invite you to provide [feedback](#) to help us make improvements.



Firefighter & Law Enforcement Officer Special Retirement Training

[HOME](#)

[Firefighter & Law Enforcement Officer Special Retirement Training for HR
Specialist, Managers, and Supervisors](#)

[FERS for Firefighter & Law Enforcement Employees](#)

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Have a question or comment about our Web site, let us know *[Rick Costello](#)*

Date this page was last updated 07/06/2006.

General Guidelines for Submitting Claims to the DEPARTMENT OF THE INTERIOR (DOI) for Determination of Firefighter/Law Enforcement Officer (FF/LEO) Special Retirement

If an individual believes he or she is eligible for the special retirement benefit, that individual is responsible for filing an individual claim package for review. The following information explains what needs to be in a claim package. The following information is only a recommendation for format and documentation, which should be in an individual claim for coverage. The claimant bears the burden of proof. (Note that CSRS rules apply to service performed prior to January 1, 1987).

To initiate a DOI position review or claim for past service for credit under the Firefighter and Law Enforcement Officer special retirement provisions, an individual must request in writing that he or she would like a review and determination of position or individual coverage for past service. In addition, if the claim is for positions/service beyond the time limits, the claim must include a written statement explaining why it is late, i.e., prevented by circumstances beyond your control from making the request within the time limits. Late claims are rarely accepted as timely.

An individual claim for special retirement coverage will not be approved, unless all regulatory requirements (CSRS - 5 USC 8336(c) and FERS - 5 USC 8412(d)) are met. Each individual claim package stands on its own merits, and is subject to audit by the Department of the Interior and the Office of Personnel Management.

Once completed, you can send your materials to this office:

**Department of the Interior
Office of the Secretary
Firefighter/Law Enforcement Retirement Team (FLERT)
300 E. Mallard Drive Suite 170
Boise, Idaho 83706-6648**

U.S. DEPARTMENT OF THE INTERIOR INFORMATION ON SPECIAL RETIREMENT FOR FIREFIGHTERS AND LAW ENFORCEMENT OFFICERS

GENERAL INFORMATION

Employees under the Civil Service Retirement System (CSRS) and the Federal Employees Retirement System (FERS) are eligible for voluntary retirement on an immediate annuity under the special provision for **Firefighter and Law Enforcement Officers (FF/LEO)** upon meeting certain requirements.

PURPOSE OF SPECIAL PROVISIONS

This legislation was to provide early retirement for law enforcement officers because of the rigorous physical requirements of their positions. Public Law 92-382 dated August 14, 1972, granted the same benefits for FF that had previously been granted to LEO. A more generous method of computing the amount of annuity is provided. A more liberal formula is usually necessary to make the earlier retirement, with shorter service, economically possible.

DETERMINATION OF COVERAGE

Authority to determine coverage is delegated to the Department of the Interior (DOI). The FF/LEO Retirement Specialist works with employees and servicing personnel offices to submit recommendations for coverage to DOI.

MAXIMUM ENTRY AGE

Employees entering into positions covered as **primary/rigorous** are subject to a maximum entry age: Firefighters and Law Enforcement Officers must be under age 37.

MANDATORY RETIREMENT

The mandatory retirement age, with 20 years covered service is:
Firefighters and Law Enforcement Officers - age 57, or anytime after age 57, upon reaching 20 years covered service.

APPLICATION FOR RETIREMENT

Employees must contact their Human Resources (HR) office for retirement forms. The HR office must be

Position Coverage under DOI Firefighter/Law Enforcement Special Retirement

During the development of new positions descriptions that contain firefighter (FF) or law enforcement officer (LEO) duties, one of the many position management issues the personnelist should discuss with the supervisor is whether the position is recommended for coverage under the FF/LEO special retirement program. Any position description (PD) that contains firefighter or law enforcement duties should be submitted to the Firefighter and Law Enforcement Retirement Team (FLERT), following the procedures outlined below, with a recommendation from the servicing personnel office of coverage or non-coverage under the special retirement program. This is true of PD's used for temporary/seasonal appointments, as although temporary appointments are not subject to retirement provisions, if the PD is covered, the individual may be entitled to the special pay. **PDs not submitted for approval are not covered.**

Definitions

Firefighting Duties: A firefighter means an employee occupying a rigorous position, whose primary duties are to perform work directly connected with the control and extinguishment of fires.

Law Enforcement Officer Duties: A Law Enforcement Officer (LEO) means an employee occupying a rigorous position, whose primary duties are the investigation, apprehension, or detention of individuals suspected or convicted of offenses against the criminal laws of the United States, or the protection of officials of the United States against threats to personal safety. The duties of the position must be so rigorous that employment opportunities are limited to young and physically vigorous individuals.

The term "**investigation**" refers to "criminal investigation" which involves unusual physical hazards for the investigator, deriving from frequent contacts with criminals and suspected criminals and their desire to

DOI CHECKLIST FOR RECOMMENDATION OF SPECIAL CSRS/FERS COVERAGE FOR LAW ENFORCEMENT OR FIREFIGHTER POSITIONS

BUREAU: _____

POSITION DESCRIPTION NO: _____ SERIES AND GRADE: _____

CLASSIFICATION TITLE: _____

ORGANIZATION TITLE: _____

CHECKLIST

1. Is this position already approved for either FERS or CSRS coverage? (Enter which coverage is approved.)

	YES	NO
A. New position?		
B. Replaces/re-describes a prior position?		
If yes, show prior position number: _____ & classification date: _____		

2. Does the position meet the definition of:

A. A Law Enforcement Officer: (See 5 CFR 831.901 and 842.801, definitions.)

B. A Firefighter: (See 5 CFR 831.901 and 842.801, definitions.)

3. Is the position recommended for primary coverage, with duties of the position sufficiently rigorous that employment opportunities are required to be limited to young and physically vigorous individuals? (If no, go to item 4.)

A. Requirement for maximum entry age (37 for firefighters, 37 for law enforcement officers).

B. Physical qualifications determinations:

(1) Must maintain the arduous physical fitness level for firefighters, or

(2) Must maintain special physical fitness level for law enforcement officers, or

(3) For pilots, specific FAA physical qualifications.

OR 4. Is the position recommended for secondary coverage, clearly in the law enforcement or firefighting field, and in an organization having a law enforcement or firefighting mission, and is either:

(1) Supervisory: primary duties (over 51% of major duties) are as a first-level supervisor of law enforcement officers or firefighters in rigorous positions for which experience as gained by substantial service in a primary law enforcement position in the Federal government or equivalent experience outside the Federal government is a MANDATORY PREREQUISITE;

OR

(2) Administrative: executive, managerial, technical, semiprofessional, or professional position for which experience as gained by substantial service in a primary law enforcement position in the Federal government or equivalent experience outside the Federal government is a MANDATORY PREREQUISITE

5. Are the major duties of position used for coverage recommendation meet the regulations; i.e. they are a) paramount in influence or weight; b) occupy substantial portion of incumbents' work time; and c) are assigned on a regular and recurring basis?

6. Bureau Recommendation for special retirement coverage: CSRS: Primary _____ FERS: Primary/Rigorous _____

Secondary _____ Secondary _____

I certify this position (as described in the position description and attachments) meets all of the above conditions necessary for coverage as a law enforcement or firefighter position under the CSRS and/or FERS retirement systems as recommended.

Signature of Classifier or Authorized Official: _____ Date: _____

Title: _____

Current as of June 17, 2005

CHECKLIST OF DOCUMENTATION SUBMITTED FOR SPECIAL CSRS/FERS COVERAGE FOR LAW ENFORCEMENT OR FIREFIGHTER POSITIONS

CHECK	DOCUMENTATION
1.	Official position description:
	A. Primary Position: must show that special physical qualifications are necessary.
	B. Secondary Position:
	(1) Supervisory - must show that primary duties (over 51%) are as a first-level supervisor of law enforcement officers or firefighters in rigorous positions; OR
	(2) Administrative - must establish that experience in a rigorous law enforcement or firefighting position, or equivalent experience outside the Federal Government, is a mandatory prerequisite.
2.	Functional statement (may be part of the Introduction).
3.	Organization chart which includes current PD being submitted for coverage.
4.	If applicable, a list of the provisions and park jurisdiction of the Federal criminal law incumbent is responsible for enforcing.
5.	Current performance standard. (Optional)
6.	Classification evaluation statement. (Optional)

FOR ALL POSITIONS:
Attach the "Checklist for Determination of Special CSRS/FERS Coverage for Law Enforcement or Firefighter Positions", and documents checked above.

NOTE ON INDIVIDUAL COVERAGE - If not in a covered position, individuals must file a claim for coverage with the appropriate Bureau:

CSRS - a request for creditable service every calendar year while occupying a non-covered position or after any significant change in **title, series, grade, major duties, or position number/classification**

FERS - within 6 months after entering a non-covered position, or after any significant change in **title, series, grade, major duties, or position number/classification**

Current as of June 17, 2005



DOI Standard Fire Position Descriptions

Click the grade below to view a copy of DOI's standard fire position descriptions:

[Personnel Bulletin No. 03-11 April 3, 2003 \(Wildland Firefighter Standardized Position Descriptions\)](#)

[Personnel Bulletin No. 04-10 May 13, 2004 \(Wildland Fire Program Standardized \(PD's\)\)](#)

[Personnel Bulletin No. 05-01 November 30, 2004 \(Wildland Fire Program Standardized \(PD's\)\)](#)

[HOME](#)

[Special Retirement DOIU On-line Training](#)

[FLERT Training Resource Materials](#)

[How to file a claim?](#)

[FF/LEO Pamphlet](#)

[Submitting PD's](#)

[PD Checklist](#)

[Standard DOI FF PD's](#)

[Bureau PD's](#)

Position #	Title/Series	Coverage	Grade									
D0I002	Range/Forestry Aid (Fire) GS-0455/0462	P	02									
D0I003	Range/Forestry Aid (Fire) GS-0455/0462	P		03								
DOI004	Range/Forestry Technician (Fire) GS-0455/0462	P		*03	04							
DOI005	Range/Forestry Technician (Fire) Senior Wildland Firefighter GS-0455/0462	P			*04	05						
	Lead Range/Forestry Technician (Fire)											



Bureau Position Descriptions

Click the Bureau below to view the desired position description(s):

[HOME](#)

[Special Retirement DOIU
On-line Training](#)

[FLERT Training
Resource
Materials](#)

[How to file a
claim?](#)

[FF/LEO Pamphlet](#)

[Submitting PD's](#)

[PD Checklist](#)

[Standard DOI FF
PD's](#)

[BIA](#)

[BLM](#)

[BOR](#)

[FWS](#)

[IG](#)

[NPS](#)

[OAS](#)

[OS](#)



U.S. Office of Personnel Management

CSRS and FERS Handbook for Personnel and Payroll Offices

The U.S. Office of Personnel Management (OPM) has Governmentwide responsibility and oversight for the **Civil Service Retirement System (CSRS)** and **Federal Employees Retirement System (FERS)** and related Federal benefits administration functions. These pages contain the *CSRS and FERS Handbook for Personnel and Payroll Offices* used to advise Federal agencies about various aspects of benefits administration.

This is the April 1998 version of this handbook, which was made available for downloading from this site on May 15, 1998.

PDF indicates the files are in the Adobe Acrobat Portable Document Format (PDF)

WP indicates the files are in the WordPerfect 5.1 (for DOS) format.

- [Administrative Chapters](#)
- [Coverage Chapters](#)
- [Service Credit Chapters](#)
- [Contributions Chapters](#)
- [Retirement Eligibility Chapters](#)
- [Computation of Benefits Chapters](#)
- [Disability Benefits Chapters](#)
- [Death Benefits Chapters](#)
- [Record Keeping Chapters](#)
- [Miscellaneous Chapters](#)

Review - Employee Responsibility

- 1) Maximum Entry Age (MEA) for Primary/Rigorous Positions
- 2) Transfer to Secondary Positions
- 3) Occupying Approved Positions and Tracking Coverage
- 4) Verification of Correct Retirement Coverage
- 5) Refund of Erroneous Contributions
- 6) Individual Determination of Coverage

Review - Employee Responsibility

Position Coverage Checklist

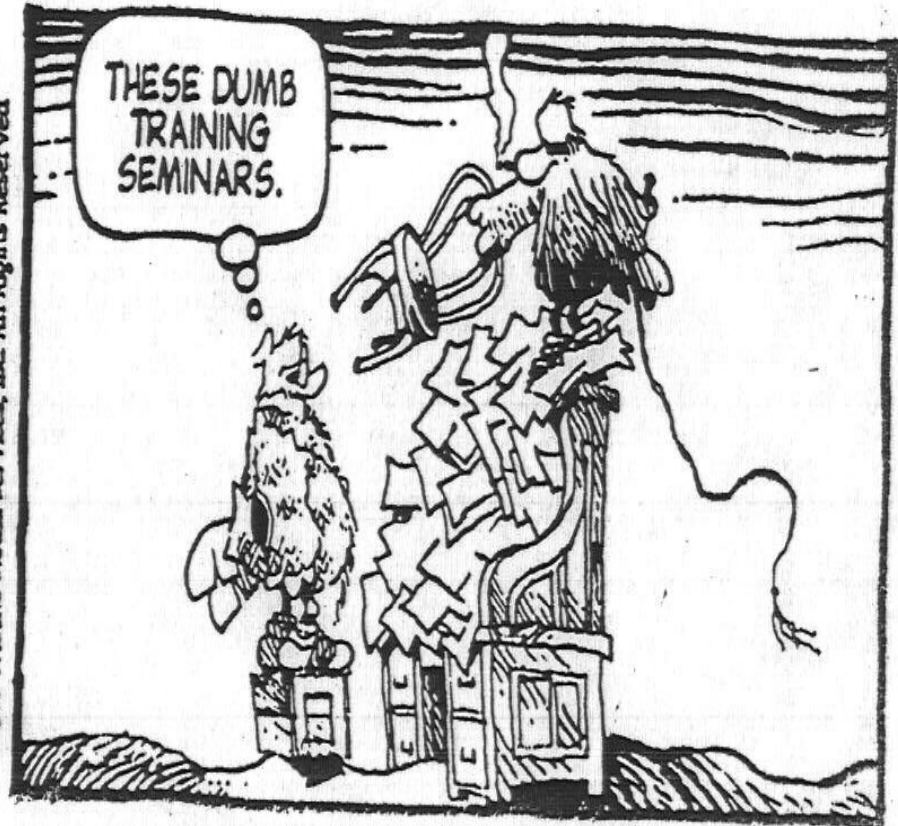
- SF50
- OF-8
- PD Approval
- Special Retirement SCDs

THE END

SHOE/ Jeff MacNelly



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Questions?